



We build strength, stability, self-reliance and shelter.

YOU MUST READ THIS PAGE

Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through private donation and utilizing volunteer labor. Our purpose is to build and renovate decent and affordable housing with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

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Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. To qualify you must have housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. You need to have a legal, verifiable income of at least \$24,850 for a one person family and more when a family consists of two or more members. That maximum income depends on family size. Please see Family Selection Criteria for more details.
3. With your permission, we will verify employment and other income, verify checking and saving account balances, get a statement from your current landlord, have a credit check done, and ask you for credit references.
4. If you are approved for a Habitat home, we ask that you be willing to join in programs to learn and practice budgeting, home repair, and maintenance. We require that you attend the monthly Habitat for Humanity homeowner's meeting.
5. If approved for a Habitat home, all adult members (18 years and older) in your household must invest 250 hours of sweat equity, at least 100 of those hours on a construction site so you are comfortable with tools and materials used on a home (*In most cases, family members who have served in the armed forces are exempt from the sweat equity requirement*).
6. If approved for a Habitat home, \$1000 will be needed for a down payment. You will have time to save this money before closing if your family is selected by making a minimum payment of \$75 per month from time of acceptance until time of closing.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to request and fill out an application.

All information is considered confidential and is to be used only for family selection. The application process takes between 30 and 60 days. We are very willing to help you fill out this application.

For more information, contact Sue Whitty at 586-263-1540 or email swhitty@macombhabitat.org,
Monday – Friday 9 a.m. to 3 p.m.

Administrative Office | c/o Baker College, 34950 Little Mack Avenue, Clinton Township, MI 48035 tel (586) 263-1540 fax (586) 203-4935
info@macombhabitat.org macombhabitat.org

Shelby Township ReStore | 46660 Van Dyke, Shelby Township, MI 48317 tel (586) 263-1540 macombhabitat.org/restore

Warren ReStore | 23211 Van Dyke, Warren, MI 48089 tel (586) 806-5604 macombhabitat.org/restore



Family Selection Criteria for Application

Criteria:

There are Three (3) criteria used to select applicants listed below:

1. Ability to Pay - legal verifiable income that falls within income range (see chart below)
2. Need - proof living in some type of substandard housing (see housing need assessment form)
3. Willingness to Partner - each adult in the home complete a minimum of 250 volunteer hours

Ability to Pay:

This section clarifies guidelines used for reviewing the applicant's ability to pay.

Family Size	Minimum Yearly Gross Salary	Maximum Yearly Gross Salary
1	\$24,850	\$39,700
2	\$28,400	\$45,400
3	\$31,950	\$51,050
4	\$35,450	\$56,700
5	\$38,300	\$61,250
6	\$41,150	\$65,800
7	\$44,000	\$70,350
8	\$46,800	\$74,850

**All program requirements are subject to change without notification*

Credit Criteria:

Must have a Credit Score in the 600's to qualify and 640 or higher to close on a house.

Debt-to-Income ratio of 40% or lower: a math projection calculating the income you have coming in versus the debt you should have going out which includes

- Minimum payments
- 5% of collection
- 2% of Student loans
- 1% of medical

Never filed bankruptcy or 2 years from discharge of bankruptcy.

No foreclosure or within 3 year from foreclosure.

No open liens or judgments against the applicants.

Can't be delinquent on Student Loans or Child Support.