

# HABITAT FOR HUMANITY HOUSING APPLICATION

## How to Apply for a Habitat for Humanity House

### WHAT IS HABITAT?

Habitat for Humanity Peninsula is a nonprofit organization that helps people reach the dream of homeownership. An affiliate of Habitat for Humanity International, we are dedicated to building safe, decent, affordable homes in partnership with families in need. Habitat enjoys broad support from individuals, businesses, churches, schools and local government.

Construction is a cooperative effort between volunteer workers and the buyers of homes. Participating families provide at least 400 hours (called sweat equity) toward building their own or other families' homes. Relatives and friends may help accumulate hours on behalf of the selected family.

With a no-interest thirty-year mortgage, house payments are approximately \$500 per month, plus utilities.

### HOW ARE FAMILIES CHOSEN?

- **NEED:** Applications are considered if present housing is overcrowded, in poor repair, or is under a subsidized rental program. Applicant must be a first-time home buyer.
- **INCOME:** 2011 total dependable income limits from all sources were:

Fam Size	1	2	3	4	5	6
Min Income	22,200	26,000	27,600	30,700	33,200	35,700
Max Income	28,700	32,800	36,800	40,900	44,200	47,500

- **CREDIT HISTORY:** All collections and liens must be satisfied. Loan and credit payments must be paid on time. Applicants who have filed for bankruptcy must be at least one year past discharge and have good credit re-established.
- **SWEAT EQUITY:** Applicants must be willing to partner with Habitat by working with the staff and volunteers on their own home or other Habitat projects.
- **RESIDENCY:** Applicants must currently live or work on the Peninsula (Hampton, James City County, Newport News, Poquoson, Williamsburg and York County) for at least one year.

Applications should be returned to the Habitat office as promptly as possible. Return the application and the \$10 processing fee (cash, check or money order) to the Habitat office no later than **4:00 PM FRIDAY, MAY 20, 2011**. You may drop off applications between 11 AM and 5 PM, Monday through Friday until Thursday, May 19, 2011.

### DIRECTIONS TO THE HABITAT OFFICE: 809 Main Street, Newport News:

- From the intersection of Jefferson Avenue & I-64, take Jefferson Avenue South for approximately 7 miles. See Walgreens on your left and Big Al's Muffler on your right. That is Main Street – turn LEFT. Go .5 miles. The office is on the left at 809 Main Street. It is the only office building in the area.
- From Jefferson Avenue at Mercury Blvd, drive North on Jefferson Avenue 1.3 miles toward Patrick Henry Mall. At Main Street turn RIGHT. Go .5 miles. The office is on the left at 809 Main Street. It is the only office building in the area.

### ADDITIONAL FACTS

*First Mortgage Amount* – Beginning at \$75,000

*Mortgage term* -- Usually 20 - 30 years

*Monthly mortgage payment* – approximately \$500 (includes escrow for real estate tax and home insurance)

*Utilities* -- Paid by individual homeowner

**Building sites will only be in NEWPORT NEWS.** Construction takes 4 to 6 months. A house is not started until the fundraising for it is complete. Habitat in turn uses your mortgage payments to help build more Habitat homes!

**Applications received in May 2011 are for houses scheduled for construction in 2011 and move in by the end of the year!!!**