

## Applying for a Habitat House

**Habitat for Humanity of Hood County holds Application Days for Habitat house homeownership *only* during certain times of the year. Please check the website for Application Day status:**

**[www.habitatofhoodcounty.org](http://www.habitatofhoodcounty.org)**

**Be Prepared! You are encouraged to review the Required Documents List so you know what is required for submission with the application on Application Day.**

### What is Application Day?

During the scheduled Application Days, you will attend an orientation with Habitat for Humanity volunteers. During this time you will:

- Learn about Habitat for Humanity of Hood County and the homeownership program, and
- Receive assistance in filling out the Habitat Application forms. These forms must be completed on-site and cannot be taken home.

### What are the requirements to become a Habitat partner?

Habitat has specific guidelines to qualify for a Habitat house that relate to income, living conditions, sweat equity, ability to pay, and Hood County residency. The following tables provide this information.

If your income is within this range, you may be considered to become a Habitat *Partner!*

Family Size:	Gross Annual Income Between:
One	\$10,975 - \$21,950
Two	\$12,550 - \$25,100
Three	\$14,100 - \$28,200
Four	\$15,675 - \$31,350
Five	\$16,925 - \$33,850
Six	\$18,175 - \$36,350
Seven	\$19,425 - \$38,850
Eight	\$20,700 - \$41,400

1. You must be living in inadequate or substandard condition, over-crowded conditions, and unable to obtain a loan through conventional financing.
2. You must be willing to **Partner** with Habitat. This means the family must put in 300 hours of **Sweat Equity** working to build their house and other houses with Habitat volunteers.
3. Partner families must be willing and able to make regular monthly mortgage payments on the home, and make a \$700 down payment. Mortgage payments are about \$350 - \$400 per month (depending on the size of the house), with a 20 year mortgage. Habitat for Humanity is a Christian housing ministry so mortgages are **interest-free**. The house cost is based on the cost of materials to build the home.
4. Must have lived in Hood County at least one year.

### Required documents list:

- Single and married persons may apply. All Applicants & Co-Applicants (Husband & Wife) must be present & must bring *COPIES* of: Your Texas Driver's License or Texas I.D. Card; Social Security Card; Green Card (if applicable); 1722 Tax Letter for Past Three Years (call 1-800-829-1040 to obtain); Last Three Months Paycheck Stubs; Last Three Months Pension/Disability/AFDC Checks/Child Support Receipts (if applicable); Last Three Monthly Bank Statements; Most Current Water, Electric and Telephone Bills; Rent Receipts for the last Three Months and the Landlord's Name; Credit Card Bill Statements for Last Three Months; and Account Numbers for all liabilities or money owed to others. Note: If applicant is divorced and is not applying for homeownership with the former spouse, applicant must provide proof of divorce decree.

*We are pledged to the letter and spirit of U. S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.*