

## Guidelines

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Habitat for Humanity of Mason County is a Faith-Based housing ministry financed through private donations, grant funding and support from our retail stores. We build homes with, and sell to, families who could not otherwise afford a home. Homeowners must be able and willing to pay an affordable mortgage. Mortgage payments are cycled back into the community to help build additional Habitat Homes.

1. **To qualify, you must have a housing need.** For example, inadequate plumbing and/or heating, leaky roof, overcrowding (3 or more to a bedroom), unsafe or unsanitary conditions.
2. **MUST be a current resident of Mason County for at least one year.**
3. **Have a steady gross income of 30-65% of the current median income for Mason County** based on the income grid generated by the HUD (United States Department of Housing and Urban Development). Verification of income, personal and credit references will be completed by a lender through Homesight or USDA (United States Department of Agriculture) for a 502 direct loan.
4. **After approval by the Family Selection Committee,** you must work with Homesight to receive a mortgage preapproval letter or a 502 USDA direct loan that you will submit to our office. Please notify Homesight that you are working with Habitat for Humanity of Mason County.
5. **Be willing to partner with Habitat for Humanity** in building your home, be a good steward of your home, and continue to work with Habitat for Humanity of Mason County in helping others become homeowners.
6. **If approved by the Family Selection Committee and Board of Directors for a Habitat for Humanity of Mason County home,** you must be willing to participate in programs to learn budgeting, home maintenance and other related topics.
7. **If approved by the Family Selection Committee and Board of Directors for a Habitat for Humanity of Mason County home,** you must work 250 – 350 hours of sweat equity. Fifty (50) hours must be performed before construction of your home begins. At least 100-200 hours must be performed by the Homeowners. The remaining hours may be done by friends, other family members and volunteers. You will need to contribute \$2,500 to closing cost.
8. **If you meet all of the requirements and are approved by the Family Selection Committee and Board of Directors,** we will sell you a home at fair market value. Mortgage payments are matched to your income and include insurance and property taxes. Property tax and insurance increases will increase monthly payments in future years.
9. **Applicants must not have any real estate ownership and bankruptcies must have been discharged for at least four (4) years.**

## 2024 Median Income Grid

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<b>2024 Income Limits, Set by HUD Annually</b>		
<b>Persons in Household</b>	<b>Very Low (30%)</b>	<b>Low (65%)</b>
1	\$ 17,550.00	\$ 43,950.00
2	\$ 20,050.00	\$ 50,230.00
3	\$ 24,860.00	\$ 56,500.00
4	\$ 30,000.00	\$ 62,790.00
5	\$ 35,140.00	\$ 67,810.00
6	\$ 40,280.00	\$ 72,835.00
7	\$ 45,420.00	\$ 77,860.00

<b>2024 Income Limits, Set by USDA for 502-Direct</b>		
<b>Persons in Household</b>	<b>Very Low</b>	<b>Low</b>
1	\$ 41,750.00	\$ 66,800.00
2	\$ 41,750.00	\$ 66,800.00
3	\$ 41,750.00	\$ 66,800.00
4	\$ 41,750.00	\$ 66,800.00
5	\$ 55,150.00	\$ 88,200.00
6	\$ 55,150.00	\$ 88,200.00
7	\$ 55,150.00	\$ 88,200.00



# Habitat Homeownership Program Application



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

Applicant			
Date:	Legal Last:	Legal First:	Middle:
Marital Status: Married/Separated/Single/Divorced/Widowed (circle one)		Date of Birth:	
Physical Address:		City:	Zip:
Mailing Address: (if different)			
Email Address:		Home Phone:	Cell:
Church Affiliation:		Preferred Method of Contact:	
Current Employer*:		Position/Title:	How Long?
Co-Applicant			
Date:	Legal Last:	Legal First:	Middle:
Marital Status: Married/Separated/Single/Divorced/Widowed (circle one)		Date of Birth:	
Physical Address:		City:	Zip:
Mailing Address: (if different)			
Email Address:		Home Phone:	Cell:
Church Affiliation:		Preferred Method of Contact:	
Current Employer*:		Position/Title	How Long?
Are you or a relative of yours, a Board member, a staff member, or a volunteer on the Family Selection Committee of Habitat for Humanity of Mason County? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain:			

Has the Applicant or Co-applicant ever applied for a Habitat House before?  Yes  No

\*Self-employed applicant(s) may be required to provide additional documentation

**If more space is needed to complete any part of this application, please use a separate sheet of paper, and attach it to this application. Please mark your additional comments with an "A" for Applicant and a "C" for Co-applicant.**



To be considered for a Habitat home, you will become a partner family by completing the necessary hours of sweat equity and be willing to help other families become homeowners. Sweat equity may include work on yours and other families' homes as well as volunteer hours in the store, on committees, and/or other Habitat activities.

Are you willing to partner with Habitat for Humanity in building your home, completing the required sweat-equity hours, being a good steward of your home, and continuing to work with habitat in helping others become homeowners?

Applicant Initials: \_\_\_\_\_ YES \_\_\_\_\_ NO

Co-Applicant Initials: \_\_\_\_\_ YES \_\_\_\_\_ NO

**Authorization And Release**

I understand that by filing this application, I am authorizing Habitat for Humanity of Mason County to evaluate my actual need for a Habitat home and my willingness to be a partner family. I understand that the evaluation will include a home visit and a criminal background check. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity of Mason County even if the application is not approved

\_\_\_\_\_  
Applicant signature Date

\_\_\_\_\_  
Co Applicant signature Date

<p><b>Office Use Only:</b></p> <p><input type="checkbox"/> _____ Date of Acknowledgement/Denial Letter</p> <p><input type="checkbox"/> _____ Added to House Family List</p> <p>Comments: _____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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