

# Habitat for Humanity of Hood County is taking applications for the Habitat Housing Program



P. O. Box 1866 Granbury, Texas 76048 (817) 573-2812 www.habitatofhoodcounty.org

#### **APPLICATION AND ORIENTATION SESSIONS:**

Habitat for Humanity is accepting Applications *only* at the times and places listed below. Application Sessions include assistance in filling out the application and information about Habitat for Humanity *Forms must be completed at scheduled sessions. You cannot take the application home.* 

Place:

Dates & Times:

TO BE ANNOUNCED

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## TO BECOME A HABITAT HOMEOWNER, YOU MUST BECOME A HABITAT PARTNER, BY MEETING THESE REQUIREMENTS:

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

	<b>Gross Annual</b>
Family Size	Income Between
One	17,220 – 29,520
Two	19,670 – 33,720
Three	22,120 - 37,920
Four	24,570 – 42,120
Five	26,565 – 45,540
Six	28,525 - 48,900
Seven	30,485 - 52,260
Eight	32,445 - 55,620

## In addition to meeting the income guidelines, you must also meet the following requirements:

- **1.** You must be living in inadequate or substandard housing conditions or over-crowded conditions and be unable to obtain a loan through conventional financing.
- **2.** You must be willing to *Partner* with Habitat. This means that the family must put in 300 hours of *Sweat Equity* working to help build their home along with other 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 normally run about \$350-400 per month (depending on the size of the house) for a period of 20 years. Habitat for Humanity is a Christian housing ministry. **No** interest is charged on the mortgage loan. The house cost is based on the materials that are used to build the home.
- **4.** Must have lived in Hood County for a minimum of one year.

All Applicants & Co-Applicants must be present when the application is completed. Copies of the following documents will be required: (A copier will be available at the time of application.)

Drivers License or Texas ID card with CURRENT ADDRESS; Social Security Cards; Tax Returns or Tax transcript for past three years (You may obtain a copy by calling 1-800-829-1040 or requesting it from <a href="www.irs.gov">www.irs.gov</a>). In addition, either Applicant or Co-Applicant must prove they are legal residents of the U. S. by presenting birth certificates, passports, permanent residence cards, certificates of citizenship, or other documentation acceptable to the committee.

#### ALSO BRING COPIES OF LAST THREE MONTHS OF:

Pay check stubs; pension/disability/AFDC/TANF checks; child support receipts/payment stubs; monthly bank statements, electric bills; gas and water bills; telephone/cell bills; cable/internet bills; rent receipts plus landlords name and address; insurance bills (car and other); car payments; day care/child care payments; all credit card billing statements; any liabilities (plus account numbers and balances); list of any other monies owed, including school loans. If divorced, bring copy of divorce decree.

Sept 2018