

Northwest Michigan Habitat for Humanity  
P.O. Box 827  
Petoskey, Michigan 49770

Partner Name  
Street  
City State Zip

Dear Partner,

Thank you for your interest in Habitat for Humanity. We would like to take this opportunity to review the requirements, expectations, and general information regarding Habitat for Humanity and what it means to become a partner family.

Habitat for Humanity is a nonprofit Christian housing ministry, financed through private donations and utilizing volunteer labor, and in some cases donated supplies and equipment. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Habitat for Humanity has three selection criteria that we use to objectively select Partner families:

1. The need for adequate shelter.
2. Ability to pay the mortgage, taxes, insurance, and down payment.

The willingness to participate as a partner with Habitat and commit to 250 hours of sweat-equity (actual hands-on involvement of homeowners in the work of building their houses and helping in the construction of other Habitat houses).

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

The first step in the selection process is the completion of the application (enclosed). Habitat for Humanity requires completion of the application thoroughly and truthfully, with all the necessary details regarding the three qualifying criteria discussed previously. Upon receiving your returned application Habitat will proceed with the assessment process.

If it is determined that you do not qualify for a Habitat for Humanity home (unable to meet one, two or three of the qualifying criteria) throughout any step of the application and assessment process you will be notified by Habitat.

Based on information you provided on the application and with your permission, Habitat will perform necessary verifications, such as employment wage history and other income,

checking and savings account balances, obtaining a credit report and other credit references, and a statement from your current and previous landlords.

The Habitat income guidelines are based upon total gross income from all sources. You will need to have a minimum steady income. The following is the Northwest Michigan Habitat for Humanity's income guideline chart (based on 40 – 60% median income):

# of Family Members	Minimum Income	Maximum Income
1	\$14,533.00	\$25,000.00
2	\$16,600.00	\$28,600.00
3	\$18,667.00	\$32,200.00
4	\$20,733.00	\$35,700.00
5	\$22,400.00	\$38,600.00
6	\$24,067.00	\$41,500.00
7	\$25,733.00	\$44,300.00
8	\$27,400.00	\$47,200.00

Another step in the selection process for those applicants that have met the other selection criteria is the in-home visit, made by two or three members of the Habitat Selection Committee. Home visits are not limited to one, and the purpose is to confirm the need for adequate shelter, an opportunity to review Habitat's ministry and your family's requirements for obtaining a home, if you are selected, and assess your willingness to meet the obligations to work with Habitat as a partner family.

The final step is for the Board of Directors to make a selection from qualified applicants. Qualified applicants not selected may apply again for a later time and a different site.

If you are selected for a Habitat home, we require that all adult (18 years and older) members in your household be willing to work 250 hours of sweat equity. Habitat for Humanity will provide you a list of potential sweat-equity opportunities if you are approved for a home.

If you are selected for a Habitat home, approximately \$1,000.00 will be needed for a down payment and closing costs. The down payment is required prior to closing on your home and a prepayment plan will be in affect prior to construction beginning on your home. You will also be required to participate in the IDA program through Northwest Michigan Human Services.

If you are selected for a Habitat for Humanity home, we require that you attend the New Home Ownership Program implemented by MSHDA.

If you are selected for a Habitat home and if you meet the sweat-equity and down payment requirements, we will sell you a home at cost. The approximate cost of the Habitat home is \$105,000.00<sup>1</sup>. Habitat house payments include taxes and insurance. Habitat for Humanity requires that you make payments on time.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, requirements and expectations we encourage you to complete and return the enclosed application.

All information is considered confidential and is used only for family selection purposes. The application process takes between three and four months.

If you need assistance completing the application or if you have any questions, please call the local Habitat office 231-348-6926.

Families (not initially accepted) may reapply during the next application request period.

The selection of families who will purchase homes from Northwest Michigan Habitat for Humanity will be done by the Family Selection Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status or because all or part of the applicant's income is derived from the public assistance programs.

Sincerely,

Northwest Michigan Habitat for Humanity  
Family Selection Committee Member

Board approved Doc: January 19, 2008

