

IF YOU LOST YOUR HOUSING IN THE SEPTEMBER FLOOD, YOU MAY QUALIFY FOR A HABITAT FOR HUMANITY HOME

Applicants must meet the following basic requirements:

1. Have lived or worked in Loveland for at least one year, or show current connection to Loveland.
2. Have a need for housing and were either directly or indirectly impacted by the September 2013 flood.
3. All current mortgage issues must be resolved, and can't currently qualify for conventional loan.
4. Willing to partner with Habitat by working 100 volunteer hours (sweat equity) per adult applicant.
5. Earn between 30-80% area median income (see chart below), are a US citizen or legal permanent resident and have: No bankruptcy within last 2 years, No current non-medical collections, no judgments or liens. Current history of paying bills on time. Debt to income ratio of 15% or less.

Minimum-Maximum Income Guidelines (hourly amounts based on 40 hours per week)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	\$41,200	\$47,040	\$52,960	\$58,800	\$63,520	\$68,240	\$72,960	\$77,680
30%	\$18,000	\$18,210	\$19,860	\$22,050	\$23,820	\$25,590	\$27,360	\$29,130
hourly 80%	\$19.81	\$22.62	\$25.46	\$28.27	\$30.54	\$32.81	\$35.08	\$37.35
Hourly 30%	\$8.65	\$8.75	\$9.55	\$10.60	\$11.45	\$12.30	\$13.15	\$14.00

WHAT IS HABITAT FOR HUMANITY?

Habitat for Humanity is a Christian based, non-profit housing ministry that works with people from all walks of life. Our goal is to provide safe, decent, affordable housing to all who qualify. Individuals or families who qualify, work with us (sweat equity) to help build their home.

ARE YOU INTERESTED?

If you would like to learn more, please complete the following and mail it to us at:

Loveland Habitat for Humanity, 1154 SE 2nd St., Loveland, CO 80537

Or email to Susan@LovelandHabitat.org

or call 970-669-9769 for information or an application

_____ Please contact me with the date, time and place of your next orientation meeting.

_____ Please mail an application to me

Name(s): _____

Address: _____

Daytime phone: _____ email: _____

Where did you get this flier? _____

Please check all that apply:

_____ I can attend a Saturday meeting

_____ I can attend an evening meeting

_____ I require handicap access

_____ I would like a Spanish translator



Call Susan at 669-9769
Flood applications are taken
on an ongoing basis.