

WOULD YOU 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.
2. Have a need for adequate housing. (Example: current living conditions overcrowded or unsafe, pay 40% or more of your income for rent, or receive subsidized housing) And can't qualify for conventional loan. Earn within income guidelines (see chart below).
3. Willing to partner with Habitat by working 250 volunteer hours (sweat equity) per adult applicant.
4. 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. Medical collections must be less than \$2,000. Current history of paying bills on time, debt to income ratio 12% or below.

Approximate Minimum-Maximum Income Guidelines (hourly amounts based on 40 hours per week) **Will be updated spring 2017**

# persons in household	1	2	3	4	5	6	7	8	9	10
Maximum	\$32,844	\$37,536	\$42,228	\$46,920	\$50,674	\$54,427	\$58,181	\$61,934	\$70,943	\$80,552
Minimum	\$18,000	\$18,768	\$21,114	\$23,460	\$25,337	\$27,214	\$29,090	\$30,967	\$35,471	\$40,276
hourly max	\$15.79	\$18.05	\$20.30	\$22.56	\$24.36	\$26.17	\$27.97	\$29.78	\$34.11	\$38.73
hourly min	\$8.65	\$9.02	\$10.15	\$11.28	\$12.18	\$13.08	\$13.99	\$14.89	\$17.05	\$19.36

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. They then purchase the home from us, which we finance through a no interest loan. Payments are initially based on 28% of the individual or family's income and cover the principal payment plus an escrow for taxes and insurance.

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? _____



Application cycle opens
Fall 2017
Call Susan at 669-9769 with questions or for
more information