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| **Homeownership Guidelines** |

**Homeowner applications will re-open in Summer of 2021.**

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 30-80% 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 Habitat for Humanity of Mason County partnered lender of your choice.

4**. After approval by the Family Selection Committee** you must work with a Habitat for Humanity of Mason County partnered lender to receive a mortgage preapproval letter that you will submit to our office. You may work with a partnered lender of your choice; a preferred option is: Olympia Federal Savings. Please notify the lender 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 350 – 400 hours of sweat equity. Fifty (50) hours must be performed before construction of your home begins. At least 150-200 hours must be performed by the Home Owners. The remaining hours may be done by friends, other family members and volunteers. You will need to contribute $2,000 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. The payments will be approximately $550-$750 a month on a 30 year mortgage at no-profit, no-interest or low-interest mortgage. 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.**

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| **Income Grid for 2021** |

**Median income Family of 4 according to HUD\*: $76,800 for Mason County as of April 2021.**

**Median Income means there are an equal number of incomes above and below this figure.**

**ANNUALLY**

|  |  |  |
| --- | --- | --- |
| **Family Size** | **30%** | **80%** |

|  |  |  |
| --- | --- | --- |
| **1** | **$14,850** | **$39,550** |
| **2** | **$17,420** | **$45,200** |
| **3** | **$21,960** | **$50,850** |
| **4** | **$26,500** | **$56,500** |
| **5** | **$31,040** | **$61,050** |
| **6** | **$35,580** | **$65,550** |
| **7** | **$40,120** | **$70,100** |
| **8** | **$44,660** | **$74,600** |

**2021 Poverty level for family of 4 - $26,500**

\*These numbers are pulled from HUD.GOV

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| Family Selection Application |

**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\*: | 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\*: | How Long? |

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| 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? ☐Yes ☐No If yes, please explain: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

\*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.**

**FAMILY INFORMATION:**

List everyone who will live with you in the home, Including Applicant(s)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Last Name | First Name | Date of Birth | Relationship |  |
| 1 |  |  |  |  | [ ] Male [ ] Female |
| 2 |  |  |  |  | [ ] Male [ ] Female |
| 3 |  |  |  |  | [ ] Male [ ] Female |
| 4 |  |  |  |  | [ ] Male [ ] Female |
| 5 |  |  |  |  | [ ] Male [ ] Female |
| 6 |  |  |  |  | [ ] Male [ ] Female |

**CURRENT HOME INFO**

DESCRIBE the condition of your current home. BE SPECIFIC. Comment on the plumbing, electricity, roof, walls, etc. Mold? Dry rot? Number of bedrooms or other rooms used for sleeping.

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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.

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**Applicant signature Date**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Co Applicant signature Date**

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| **Office Use Only:** |
| ❑ \_\_\_\_\_\_\_\_ Date of Acknowledgement/Denial Letter |
| ❑ \_\_\_\_\_\_\_\_ Added to House Family List |
| Comments: |  |
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