

To be considered for a Habitat Home, **YOU MUST ATTEND** one Application Orientation session.

Please fill out the information below and return to:  
Lake Agassiz Habitat for Humanity  
PO Box 1022  
Moorhead, MN 56561

### Select Just One

(Return form by Monday, July 13th, 2009)

- I will attend Application Orientation **Saturday, July 18th at 9:00 AM**  
Olivet Lutheran Church, Fargo, ND
- I will attend Application Orientation **Tuesday, July 21st at 2:00 PM**  
Comstock Memorial Union at MSUM, Moorhead, MN
- I will attend Application Orientation **Thursday, July 23rd at 7:00 PM**  
Our Saviors Church, Moorhead, MN
- I will attend Application Orientation **Monday, August 3rd at 7:00 PM**  
Cash Wise on 13th Ave S Fargo, ND
- I will attend Application Orientation **Wednesday, August 5th at 7:00 PM**  
Barnesville City Hall, Barnesville, MN  
*We look forward to meeting with you!*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Total Number of People attending: \_\_\_\_\_

## Examples of LAHFH Homes



### Family Selection Criteria

- 1) A family's actual housing needs and the condition of their current shelter.
- 2) A family's income and ability to pay for a Habitat Home.
- 3) A family's willingness to partner with Habitat for Humanity.

The selection of families who will purchase homes from Lake Agassiz 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 public assistance.



2009-2010

# FAMILY SELECTION CRITERIA



This brochure explains our 3 basic criteria for selecting families and where to get an application and more information about applying for a Habitat Home.

Please see back page for Application Orientation registration form.

### Contact Us:

Lake Agassiz Habitat for Humanity  
PO Box 1022  
Moorhead, MN 56561  
(218) 284-5253 Ext. 2  
[Habitat@lakeagassizhabitat.org](mailto:Habitat@lakeagassizhabitat.org)  
[www.lakeagassizhabitat.org](http://www.lakeagassizhabitat.org)



**Space is limited.**  
**RSVP by Monday, July 13th, 2009**

Habitat for Humanity is NOT a giveaway program. Partner families are responsible for completing "Sweat Equity" hours as well as purchasing the home at an affordable price from the affiliate through a 0% interest home mortgage.

## Qualifying

# The First Step.

Habitat for Humanity believes that everyone has the right to simple, decent housing at a price they can afford. Habitat for Humanity has been helping people of all ages, races and religion do just that since 1976.

We are a non profit, non-denominational Christian housing organization. Partner Families (or individuals) work with us to help build and buy their own homes. The most important element of this partnership is "sweat equity."



After being selected to receive a Habitat Home, families are required to serve 250 hours per adult (over the age of 18) on sweat equity. In order to fulfill sweat equity requirements, families will learn about home ownership, help build their homes, the homes of other Habitat Partner Families and volunteer at the Habitat ReStore.

The home is then purchased from Habitat with a loan that carries 0% interest for the life of the loan.

## Do You Qualify?

### Ask Yourself These 3 Questions:

- 1) Do you have need?
- 2) Do you have the ability to pay?
- 3) Are you ready to partner with us?

## DO YOU HAVE NEED?

If you have lived in Cass or Clay counties for at least one year, your present housing is not adequate and you are unable to obtain adequate housing through other common means you may qualify based on need.

### Inadequate Housing Conditions

Examples of inadequate conditions include, but are not limited to:

- \*Structural Problems
- \*Cost Burden
- \*Currently living in temporary housing
- \*Overcrowded conditions
- \*Inaccessible to physically challenged or elderly family members

## DO YOU HAVE THE ABILITY TO PAY?

Partner Families must demonstrate an ability to pay the monthly mortgage payments. The monthly mortgage payment also includes property tax and insurance. Monthly mortgage payments will never exceed 30% of a Partner Family's monthly income.

Lake Agassiz Habitat for Humanity does not require a down payment for a Habitat home. However, any outstanding judgments, collections and liens will need to be satisfied before home ownership with Habitat.



## Income Guidelines

Your income must be within this range in order to be eligible for a Habitat Home.

<u>Family Size</u>	<u>Gross Annual Income</u>
One-Three	\$18,400-\$30,700
Four	\$20,450-\$34,100
Five	\$22,100-\$36,850
Six	\$23,700-\$39,550
Seven	\$25,350-\$42,300
Eight	\$27,000-45,000



## Are You Ready To Partner With Us?

Sweat Equity hours are accomplished through required classes, helping build your home and the homes of other Habitat Partner Families and working at the Habitat ReStore.

Sweat equity must be completed before a Partner Family is allowed to move into their home.

Friends and/or relatives may provide a portion (up to 30%) as well.

Any Habitat Partner Family or volunteer will tell you it's hard work, but the benefits are endless.