

A Hand Up Not a Hand Out

Habitat for Humanity is not a giveaway program, but a joint venture.

Families who benefit from this housing ministry are involved in the work at various levels investing 200 to 400 hours of sweat equity. This will be in the construction of their home or another family's home, volunteering for fundraising events, public relation events or in the Habitat office.

- This involvement reduces the monetary cost of the house.
- Increases the personal involvement of each family member in their home.
- Fosters the development of positive relationships with the community and Habitat.

Homes are sold to the Partner Family who will pay a monthly, zero interest, mortgage payment.

Our Mission

Seeking to put God's love into action, Crow River Habitat for Humanity brings people together to build homes, communities and hope in McLeod County.







Program Pre-Application for our Habitat Home Program

Has home ownership always seemed like an impossible dream?



A PATH TO HOME OWNERSHIP

How can you qualify for our Habitat Home Program?

You may be eligible for our Habitat Home Program if you meet the following guidelines -Need, Ability to Pay & Willingness to Partner

You must be in agreement with all of the statement below:

1. I have been a resident and/or worked in McLeod County for a minimum of 1 year.

____Yes ____No

2. I have a housing need.

- My current housing is inadequate and/or the conditions are substandard.

____Yes ____No

3. I fit the income and housing qualifications per the Minnesota Median Income Standard: (60% of the MN Median Income)

____Yes ____No

For example, a family of 4 may have a maximum gross income of \$41,880

Please call the Habitat office for additional guidelines.

4. I have the ability to pay:

- I do not have excessive credit card debt or multiple bills in collections (excluding medical debt).
- I have had stable income for the last 12 months.

_Yes ___No * Minimum income approx. \$25,000

5. I am willing to partner with Habitat:

I will partner with Habitat, putting in 200 to 400 hours of "sweat equity" building my and/or another Habitat home and assisting with events. (Consider that this partnership may involve 20-30 hours per month of extra work in addition to your regular employment.)

If you answered yes to our basic guidelines, then complete and submit this form. We will notify you if you are eligible to continue the qualification process.

Mail to: Crow River Habitat for Humanity 1020 Highway 7 W, Suite A Hutchinson, MN 55350

If you're not sure you meet the guidelines, then please call us! Our number is 320-587-8868. We would enjoy talking with you about our program!

APPLICANT NAME

STREET			_APT
CITY	STATE		_ZIP
CHURCH (optional)			
HOME PHONE			
WORK PHONE			
CELL PHONE			
EMAIL			
CO-APPLICANT NAME			
STREET			_APT
CITY	_STATE		_ZIP
HOME PHONE			
WORK PHONE			
CELL PHONE			
EMAIL			
Are you (and Co-Applicant) a US Citizen or legal permanent resident? <u>Yes</u> No			
Please list all who will be living in this home			
NAME		-	YR OF BIRTH

_____ F/ M _____

_____ F/ M _____

_____ F / M _____

_____ F/ M _____

F/ M

Please list all sources of household income that will be used to pay your mortgage/escrow payment. This includes jobs, social security, disability, food stamps, child support, rental properties, etc.

A separate sheet of paper may be necessary.

	Annual	
Source of	Gross Amount	How Often is
Income	(before taxes)	Income Received
	\$	
	\$	
	\$	

Please give us your total monthly payments, all added together. This would include rent, credit card payments, child support, car payments, student and/or bank loans, etc.

APPLICANT SIGNATURE

CO-APPLICANT

RELEASE: By my signature I affirm that the above information is true. I understand that providing false information could cause me not to qualify to purchase a Habitat home.



