

## LAKESHORE HABITAT FOR HUMANITY HOME OWNERSHIP PRE-APPLICATION

To apply for a Lakeshore Habitat for Humanity home:

- Please complete this pre-application form and return it to the address below.
- It is the pre-applicant's responsibility to notify Lakeshore Habitat of any address or telephone changes.
- You should receive a postcard confirming that we have entered your data into our system.
- Pre-applicants will be notified by mail of the next Homeowner Application Orientation.
- In order to receive a Homeowner application, you must attend one of the scheduled meetings.

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

Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

I am interested in the following area(s):    Holland      Fennville      Saugatuck      Hamilton      Douglas

How did you hear about Habitat? \_\_\_\_\_

**Habitat for Humanity is not a give away program.** Houses are sold to Homeowner Partners without profit and without interest through a low down payment/no interest loan paid over 15-25 years. These payments, together with donations, support the construction of homes for more Habitat partners.

The selection of Homeowner Partners is done by our volunteer Homeowner Selection Team using the same selection criteria in a way that does **not** discriminate on the basis of race, gender, age, handicap, religion, marital status or because all or a part of the applicant's income is derived from public assistance programs.



<b>Income Guidelines</b>	
Family Size	Qualifying Income 30% AMI to 50% AMI
1 person	\$13,750 - \$22,900
2 persons	\$15,700 - \$26,150
3 persons	\$17,650 - \$29,400
4 persons	\$19,600 - \$32,650
5 persons	\$21,200 - \$35,300
6 persons	\$22,750 - \$37,900
7 persons	\$24,350 - \$40,500
8 persons	\$25,900 - \$43,100

### Basic Homeowner Partner Selection Criteria

Lakeshore Habitat for Humanity examines the following selection criteria when reviewing potential Homeowner Partners:

**Need:** Substandard, inadequate, overcrowded housing; living in an area where drug use or crime is a problem; housing costs are too high compared to income.

**Willingness to partner:** Save a \$1,200 down payment by move-in date; complete sweat equity hours (250-500 hours) on your house and other homeowner partner's houses; participate in homeownership education classes; work with Habitat staff and volunteers; make timely mortgage payments; have lived in the service area at least one year. Applicants should be legal residents of the United States.

**Ability to pay:** Income that fits within the guidelines (30-50% of area median income); reasonable credit history; plan to pay off collections and judgments before closing on home; participate in budget planning; no bankruptcy within one year of application; must not be able to qualify for a conventional mortgage.