

MUSKEGON COUNTY HABITAT FOR HUMANITY

280 Ottawa Street, Muskegon, MI 49442
(231) 727-6020

What is Habitat for Humanity?

- Habitat is an ecumenical faith-based housing ministry which does not discriminate on the basis of race, color, religion, sex, handicap, family status, national origin, marital status, age or source of income
- Low income families work with volunteers to build their own homes.
- Churches, individuals, businesses, and other groups contribute time and funds to make a home ownership affordable for very low-income households.
- When complete, houses are sold at cost and no interest over 20 years

Who Can Apply?

- People who want to own a home may apply if they can demonstrate their ability to pay for a 20-year mortgage.
- Applicants must have a need for simple, decent housing.
- Applicants must be willing to work in partnership with others-contributing at least 400 sweat equity hours to the Habitat ministry.
- Finally applicants must have a household income that falls within the guidelines below:

<u>Household Size</u>	<u>Minimum Income</u>	<u>Maximum Income</u>
1	\$10,850.00	\$21,700.00
2	\$12,400.00	\$24,800.00
3	\$13,950.00	\$27,900.00
4	\$15,525.00	\$31,050.00
5	\$16,750.00	\$33,500.00
6	\$18,000.00	\$36,000.00
7	\$19,225.00	\$38,450.00
8	\$20,475.00	\$40,950.00

How to Apply?

- Call the Habitat office, 727-6020, to request an application information packet.
- Register with the Habitat office to be notified of the next application meeting.
- Habitat normally holds application meetings once a year.
- You can prepare for the next application process by:
 - Calculating your income to make sure it falls within Habitat guidelines
 - Determining whether Habitat is your only option: look into other housing programs and explore whether you can obtain a conventional mortgage
 - Keeping copies of tax returns, pay stubs, and all receipts for rent and other bills you are paying
 - Working to pay off any debts of bad credit that you have