



## **Building Houses, Building Hope**

Thank You for your interest in the Habitat for Humanity partnership. If you previously submitted a Quick-Apply Form, this is the next step in the process. This means the Selection Committee wants to see documentation and gather detailed information to further evaluate your application.

Habitat for Humanity provides simple, decent housing for low-income families who meet **three criteria**: 1. Income within the current guidelines (current chart provided with application), 2. Have a need for better housing (unsafe, overcrowded, etc) and 3. Demonstrate willingness to partner with our affiliate. The Habitat program is not a “quick-fix” to an emergency housing problem. Most partnerships are 12-24 months or longer before families move into their homes.

**Partnering includes but is not limited to:** 1. Taking educational courses regarding budgeting and homeownership, 2. Completing “sweat equity” hours of community service and working on Habitat projects, including your own Home Build, 3. Meeting with Habitat staff regularly to make sure all requirements are being met and 4. Agreeing to purchase your Habitat home and faithfully make the mortgage payments every month for the full term of the loan we provide (25-40 years). Habitat agrees to: 1. Provide mentoring, education and sweat equity opportunities throughout the partnership and 2. Sell Habitat homes to partners at low- or no-interest, which keeps the cost of your home more affordable than rent in most cases.

**The Habitat partnership is a Hand UP, not a hand out.** You will work for what you receive and we will commit to helping you succeed in providing opportunity for a positive future for you and your family.

If these basic guidelines are agreeable to you, please fill out the enclosed application and POSTAL MAIL it to our office with the required documentation (see attached list) BY THE DEADLINE WRITTEN ON THE TOP OF YOUR APPLICATION.

Applications are only taken in and reviewed by our Selection Committee during an open Round (when Habitat is actively choosing a Partner). Failure to meet the deadline given will disqualify you from the application process for this Round.

Part of the application process may require all applicants to attend an Informational Meeting. We will advise you of when the next meeting will be scheduled, if it is required.

If you meet the basic criteria, you will be contacted about the next step in the Application Process. If you do not, we will send you a letter stating so.

If you have any questions regarding the Habitat program or filling out the application, please call 419-335-7000 or email [director@habitatfco.org](mailto:director@habitatfco.org). Please note that application criteria cannot be taken via phone/email, nor will application decisions be given through those means.

In Christ,

*Heidi J. Kern*

Heidi J. Kern

Executive Director, Habitat for Humanity of Fulton County, Ohio  
encl: Privacy Notice, Application, Application Criteria





## Habitat for Humanity of Fulton County, OH

MAILING ADDRESS: PO Box 333, Delta OH 43515

PHONE: 419-335-7000

### Required Application Materials

Your postal mailed New Construction or Home Repair application must include:

- Filled out and Signed Application
- Copies of last tax return (1040, 1040A, etc.)
- Copies of the last three months pay stubs for ALL family members aged 18 and over
- Copies of the last three months credit card statements
- Copies of alimony (if you choose to use this in your income to pay for your home)
- Copy of Social Security or disability benefits (if received)
- Copy of child support, on all children (if you choose to use this in your income to pay for your home)
- Copy of Food Stamp/Cash Assistance (if received)
- Copies of last three months utility bills (all)
- Copies of last three months bank statements (checking, savings, etc.)
- Copies of most recent retirement account statements (if held)
- Copies of other income and expense information not specified above (including but not limited to: phone/internet/cable, insurance, lot rent, garbage removal, etc.)
- Copies of the last three months loan statements (on any loans held, including but not limited to car loans, lines of credit, payday loans)
- Collection Debt – statements or letters stating debtors and amounts.
- Cover Letter detailing why you want to partner with Habitat, including why you need a home or home repair and how you plan to show willingness to partner with Habitat.
  
- REPAIR Applications must also include:
  - Proof of homeownership (Copy of deed or mortgage)
  - Description of ALL Repairs requested. *Habitat reserves the right to evaluate need, extent of damages and priority of any repair requested. Acceptance into the Habitat partnership does not guarantee all repairs requested will be completed. Additional repairs cannot be requested after acceptance or added to existing project without review and consent from Director and Selection Committee.*

Thank you for your interest in the Habitat partnership. Please call or email if you have any questions.

*Heidi J. Kern*

Heidi J. Kern, Executive Director

Habitat for Humanity of Fulton County, Ohio

[director@habitatfco.org](mailto:director@habitatfco.org)

419-335-7000

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, DC 20580.

**DEADLINE GIVEN FOR POSTMARK ON APPLICATION:** 30 days from download