Home Phone City/State/Zip Name Address Other Phone

Comments

Please tell me more about how to get an application for homeownership

Habitat for Humanity of Grays Harbor looks at three distinct areas of criteria when selecting "Partner" Families:

- **♦** Your current living conditions.
- Your current income and ability to pay a monthly mortgage.
- ◆ Your willingness to participate as a "Partner" with Habitat.

Please fill in the information requested at left to find out how to get an application.

Mail the completed form to:

Habitat for Humanity of Grays Harbor

P O Box 271

Aberdeen WA 98520

For more information call: 360-533-8090

www.graysharborhabitat.com



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color religion, sex, handicap, marital status or national origin.



Become a Habitat Homeowner

See if you Qualify

Listed inside are the basic guidelines necessary to qualify for a home with Habitat for Humanity of Grays Harbor.

360-533-8090

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Homeowner Selection Criteria

1. Need for decent housing . . .

Current living conditions are substandard

- ♦ Poor Construction / Unsafe Structure
- ♦ Water, Electrical or Sewage issues
- ♦ Inadequate heating system
- ♦ Poor maintenance standards
- Overcrowded living conditions.
- Ohere the desired of the desired

If your income is within the range below, you may be considered for a Habitat home!

Family Size	Gross Annual Income
One	\$12,450 — \$33,150
Two	\$16,020 — \$37,900
Three	\$20,160 — \$42,650
Four	\$24,300 — \$47,350
Five	\$28,440 — \$51,150
Six	\$32,580 — \$54,950
Seven	\$36,730 — \$58,750
Eight	\$39,100 — \$62,550

Family income cannot exceed 80% of the Grays Harbor County median family income.

You must currently live and/or work in Grays Harbor County.



2. Ability to Pay ...

Habitat homes are sold to Partner Families through affordable loan packages. Partner families must demonstrate their ability and willingness to make the monthly mortgage payment, which typically includes property taxes and insurance.

This monthly obligation is often less than local rental rates.

We also help families to develop a budget to determine eligibility.

3. Willingness to Partner...

Partner families agree to work with Habitat to complete the building of their new home. These are called sweat equity hours. Each family must commit to the following:

- ♦ 200 Volunteer hours per Adult
- ♦ 100 of these hours must be on the construction of the home.

Habitat for Humanity's Team will assist you through the entire process.

Families are responsible for maintenance and repairs on the home once it is completed.

