

## A Habitat Home...

...is a community effort. Future homeowners work side-by-side with volunteers from all walks of life to build homes. Homes are constructed with donated materials or materials purchased with donated funds. Builders and other professionals donate their time and help teach volunteers the skills needed for construction. Other volunteers raise funds, do public relations work, help select and work with families and many other jobs.

When the home is complete, the home is sold to the selected homeowner for the combined value of materials and land through a no interest mortgage.

If you are interested in applying for a Habitat home, please contact our office. Questions about Habitat and your particular situation can be answered at that time.

### Our Mission Statement

Our mission is to build safe, adequate houses for those in need.

To make home ownership possible, we use the economic model of Jesus: no profit on the sale, no interest on the loan.

You must live or work in Garrett County.

We work together in a spirit of Christian love and joy, giving witness to the gospel of Jesus Christ by our efforts to residents of Garrett County.

When you are ready to fill submit an application, you will need to bring the following information to the Habitat office:

1. The application for housing form.
2. Name, address and phone numbers of current landlord if less than 2 years.
3. Current & previous employers if less than 2 years.
4. Copy of rent receipt.
5. Salary information & 3 months of pay stubs
6. Copy of past 2 years federal income tax returns.
7. One month copy of all bills (electric, phone, gas, internet, cable/satellite, car payment, credit cards, etc).
8. Proof of US Citizenship or permanent residency status. Call for list of acceptable documents or look at USCIS Form 1-9 for details.

**All documentation above must be provided to be considered.**

***If you have difficulty in completing the pre-application, please bring the information we have requested and Habitat will help you complete the application.***



For more information call:  
Phone: (301)533-0600  
Email: office@garrettcountyhabitat.org  
Web site: www.garrettcountyhabitat.org

6/13/18



## Becoming a Homeowner



[www.garrettcountyhabitat.org](http://www.garrettcountyhabitat.org)

## Criteria for Selection



1. Applicants must be in need of decent housing. Applicants who live in substandard conditions such as overcrowding, unsafe utilities, no heat, and structural problems are conditions considered for Habitat home ownership.
2. Applicants must be able to repay the no-interest loan. The family income must fall within the guidelines. Applicant must have worked continually at least 1 year. Credit problems can sometimes be worked through to become manageable and acceptable. An acceptable credit history and manageable debt are very important. All judgments, liens and garnishments must be paid before the application is considered.
3. Applicants must be willing to partner with Habitat, agreeing to complete the required 250 hours of sweat equity per adult (30 hours per month per adult) part of which can be donated by family and friends. There are many ways families can earn sweat equity hours. 10 hours of sweat equity will be required before approval of the Board.
4. Applicants must agree to work with the Family Services Committee, who assigns an Advocate to assist the family in acquiring skills needed for responsible homeownership (budgeting, understanding insurance, maintenance, etc.) The Advocate also helps the applicant understand and work within the Habitat family.
5. Applicants must understand that an in-depth investigation will be conducted by the Family Services Committee to determine actual need, ability to pay for a Habitat home, acceptable credit and willingness to partner. Criminal background and sex offender checks will be completed.



The selection of families who purchase homes from Garrett County Habitat for Humanity, Inc. is made by the Family Services Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, sexual orientation, source of income, or because all or part of the applicant's income is derived from Public Assistance Programs.

Garrett County Habitat for Humanity is a non-profit Christian organization whose purpose is to work with qualified families to provide simple, decent, adequate housing at 0% interest and low monthly mortgage payments. **\$3,000 in closing costs will be required before moving into the home.**

### 2018 INCOME GUIDELINES \*

Family Size	*Maximum Income Limits	*Minimum Income Limits
1	\$25,000	\$15,000
2	\$28,550	\$17,150
3	\$32,100	\$19,300
4	\$35,650	\$21,400
5	\$38,550	\$23,150
6	\$41,400	\$24,850
7	\$44,250	\$26,550
8	\$47,100	\$28,250

\* Section 8 HUD Median Income Guidelines

## How Are Homeowners Chosen?

**An application consists of completion of a Habitat for Humanity application for housing form, two years of tax returns, an initial credit check, office/home visits, completion of sweat equity, and a final credit check.**

The application must receive approval at each step of the process and can be turned down at any time. Some of the steps involved are:

1. Contact the Habitat office and request an application - or print it from our website at [www.garrettcounthabitat.org](http://www.garrettcounthabitat.org).
2. Bring the application and all required documents to the Habitat office.
3. The application is reviewed to verify income, current housing situation, residency, and credit history. Applicant must live or work continually for at least one year in Garrett County.
4. If it appears you qualify, two interviews will be done by members of the Family Services Committee.
5. 10 hours of sweat equity will be required before the second home visit and Board approval.

Please note this process could take up to a year. You may call the office at any time to find out the status of your application.

**Maryland Home Builders Registration No. 7367**