

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Email: _____

I do not own my own home

My family's income is below the income limits listed inside this brochure, for my family size and location.

My family's income is at least \$1,350 per month.

I understand that the Habitat home will be sold to me with an affordable mortgage.

I understand that the adult members of my family will be required to each perform 200 hours of sweat equity.

I would like to apply for a Habitat for Humanity house. Please call me.

Please return this form to the Habitat office, either by mail or in person, or call the office at (906) 779-5377.

What is Habitat for Humanity?

We are a faith based Christian nonprofit housing ministry. We believe in helping our neighbor by giving a hand up... not a hand out. There are three components to Habitat for Humanity—partner families, volunteers, and donors. All three are needed to successfully accomplish our goal of eliminating substandard housing in our community. We offer three programs—home ownership, neighborhood revitalization, and the Habitat ReStore.

Our Story

Locally, the Menominee River Affiliate has housed over 40 families since our beginning in 1994. Our homes are Energy Star certified, which results in lower utility bills for our families. We also build to green building standards. Three of our recent homes were rehabs of donated houses.

Partner families purchase their home with an affordable mortgage. The money from the mortgage payments is used by the affiliate to construct or renovate additional affordable housing as well as in our neighborhood revitalization program. We are audited annually.

Habitat for Humanity Menominee River
PO Box 398, Iron Mountain, MI 49801
113 S. Milwaukee Ave, Kingsford, MI 49802
(906) 779-5377
hfh@habitatmr.com
www.habitatmr.com



Office Hours
Monday—Friday
8 a.m. to noon

HABITAT FOR HUMANITY MENOMINEE RIVER

*building communities
where everyone
has a place to live*



Families

"I never thought it would be possible to own my home and give my family the stability of not having to move again."

- Habitat partner family



- Are you interested in owning your own home with an affordable mortgage?
- Are you interested in learning about the responsibilities of homeownership?
- Are you willing to work toward your future home?

If “yes” is your answer to these questions, then explore the possibility of partnering with Habitat for Humanity. This pamphlet briefly explains what Habitat for Humanity is, how the process of family selection works, and the advantages of partnering with Habitat.

What are the Advantages?

- You will obtain a well-constructed, very energy efficient, decent new or renovated home.
- You will receive education on homeownership, home maintenance, and money management.
- You will purchase the house with an affordable mortgage. Monthly payments will depend on your income, and will not be higher than 30% of your gross income.
- Homeownership offers the potential of the home appreciating in value.
- Studies show homeowners have less family conflict, earn more money, and their children have better grades and health than comparable renters.

Application Criteria

1. Currently Live in Inadequate Housing

- Overcrowded conditions
- Problems with heating, plumbing, wiring, insulation, etc.
- Subsidized housing
- Payments too high for your income

2. Ability to Pay

- You must have enough steady income to afford the house payments – generally at least \$16,200 per year
- You cannot earn more than 60% of the average median income in the county. See the following guidelines for the maximum income allowed.

| FAMILY SIZE | DICKINSON COUNTY | IRON COUNTY |
|-------------|------------------|-------------|
| 1 | \$23,460 | \$23,460 |
| 2 | \$26,820 | \$26,820 |
| 3 | \$30,180 | \$30,180 |
| 4 | \$33,480 | \$33,480 |
| 5 | \$36,180 | \$36,180 |
| 6 | \$38,880 | \$38,880 |
| 7 | \$41,520 | \$41,520 |
| 8 | \$44,220 | \$44,220 |

Application Process

1. Call the office at (906) 779-5377 and let us know that you are interested, or fill out and return the form on the other side of this brochure.
2. A Family Selection Committee member will contact you to answer questions, review qualifications, and clarify the process.
3. If you verbally meet our criteria, an application will then be sent out to you, along with a mandatory meeting notice. The meeting will be at the Habitat office.
4. Fill out the application form, bring it to the meeting or drop it off at the office.
5. If you have any questions about the application, please ask for help at the office.
6. The Family Selection Committee will then review the application, do a credit check, and do reference checks.
7. Potential families are presented to the Habitat Board of Directors for board approval. The board will not know the family name... just the family size, the living situation, the need, and the ability to pay.

3.

Willingness to Partner

- Each adult in the family must volunteer at least 200 hours of their time towards home construction or volunteering in other ways.

