

## A Habitat Home...

...is a community effort. 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. Habitat uses no government funds for construction. 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. Mortgage payments, including taxes and insurance, are usually between \$400-\$450 per month.

### 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.

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.

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

Name, address and phone numbers of:

- \*current landlord
- \*current employers

Copy of Rent Receipt

Salary Information

- \*Copy of past 2 years Federal Income Tax Returns
- \*one month copy of pay stubs
- \*one month copy of all bills

Copy of drivers license

**The application must be complete.**

***If you have difficulty in completing the 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: [habitat@garrettcac.org](mailto:habitat@garrettcac.org)  
Web site: [www.garretthfh.org](http://www.garretthfh.org)

# A Decent Place To Live...



**...is not just a dream.**

**A decent, affordable  
Home of your own  
can be a reality!**



## Who Qualifies?

1. Applications must be in need of decent housing. Applicants who live in substandard conditions such as overcrowding, unsafe utilities, no heat, and structural problems maybe conditions considered for Habitat ownership. The applicant cannot be able to obtain a home mortgage through regular means.
2. Applicants must be able to repay the no-interest loan. The family income must fall within the guidelines. 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 500 hours of sweat equity, part of which can be donated by family and friends. There are many ways families can earn sweat equity hours.
4. Applicants must agree to work with the Family Support Committee, who assigns a partner to assist the family in acquiring skills needed for responsible homeownership (budgeting, understanding insurance, maintenance, etc.) The partner also helps the homeowner understand and work within the Habitat "Family".
5. Applicants must understand that an in-depth investigation will be conducted by the Family Selection Committee to determine actual need, ability to pay for a Habitat house, acceptable credit, and willingness to partner.
6. Applicants must provide copies of the past two years Federal Income Tax Returns and copies of Maryland Driver's License.



The selection of families who will purchase homes from Garrett County Habitat for Humanity, Inc. will be done by the Family Selection Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status 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 those in need to provide simple, decent, affordable housing at 0% interest, \$0 down, with low monthly mortgage payments.

### INCOME GUIDELINES

Family Size	*Maximum Income Limits	*Minimum Income Limits
1	\$22,450	\$13,500
2	\$25,650	\$15,400
3	\$28,850	\$17,350
4	\$32,050	\$19,250
5	\$34,600	\$20,800
6	\$37,200	\$22,350
7	\$39,750	\$23,850
8	\$42,300	\$25,400

## How Are Homeowners Chosen?

Selection is a long and involved process, but one which helps us to know each other well before undertaking the commitment of partnership and homeownership. Habitat volunteers will work closely with you from the application through homeownership, and beyond.

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

1. Contact the Habitat office and request an application.
2. Bring the application and all required documents to the Habitat office.
3. Your application is reviewed to verify income, current housing situation, residency, and credit history. Applicant must live or work in Garrett County for at least one year.
4. If it appears you qualify, two home visits will be done by members of the Family Selection Committee.
5. If you meet the criteria, your application will be presented to the Garrett County Habitat for Humanity Board of Directors by the Family Selection Committee for approval. Approval may not happen immediately upon presentation to the Board.

Please note this process takes several months. You may call the office at any time to find out the status of your application.