



**Information Sheet**

Longview Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to help families in need of decent housing, who could not otherwise afford a home, to build and buy a home of their own.

Anywhere in the world, if someone has an interest in owning a Habitat home, they must meet three basic criteria:

- ***A Need for Adequate Shelter***
- ***The Ability to Pay for a Habitat Home***
- ***A Willingness To Partner With Habitat***

**Residency** Applicant(s) must have resided in Longview for at least one year prior to applying.

**Need for Adequate Shelter**

Current housing is considered inadequate for at least one of the following:

- (a) Problems with the heating system, water supply, electricity, bathroom, kitchen, structure, etc.
- (b) Too small or over crowded, based on family size (number, ages, and gender of household members).
- (c) Current housing is unsafe or unsuitable for children or other family members.
- (d) Cost of current housing (including utilities) exceeds 40% of household income.
- (e) The applicant is unable to obtain stable adequate housing through conventional means. Dependence on rent subsidies (such as section 8 vouchers) may be considered as need.

**Ability to Pay for a Habitat Home**

- (a) Debt to income ratio - The household debt payment should not prohibit them from meeting normal cost of living expenses.
- (b) Applicant has demonstrated an ability to make regular monthly payments for rent, utilities and other credit obligations.
- (c) Total household income is within the guidelines listed below

**Income Guidelines 2016**

<b>Family Size</b>	<b>Per Month</b>	
	<b><u>not less than</u></b>	<b><u>not more than</u></b>
1	\$ 1,000	\$ 1,975
2	\$ 1,130	2,260
3	\$ 1,270	2,540
4	\$ 1,410	2,820
5	\$ 1,525	3,050
6	\$ 1,640	3,275
7	\$ 1,750	3,500
8	\$ 1,863	3,725

**Note:** These incomes guidelines apply to the total household. All income for applicant and co-applicant (if any) and anyone over 18yrs old will be considered in determining household income. Income guidelines & house price/costs are subject to change without notice.

## Willingness to Partner with Habitat

- (a) Applicant must attend orientation meeting.
- (b) Applicant must complete an application and submit it in a timely manner.
- (c) Applicant must allow Habitat to examine his or her credit history
- (d) Applicant must submit pertinent information as requested by Longview Habitat.
- (e) Applicant must follow through on other application requirements, including home visit and interview.
- (f) Applicant must show understanding of and willingness to fulfill the 350 sweat equity hours requirements, including attendance at mandatory workshops.
- (g) Applicant must show ability and willingness to maintain their home upon occupancy.
- (h) Applicant must show ability to make timely house payments each month.

**Sex Offender Database** - Presence on a sex offender database is cause for de-selection.

Habitat for Humanity builds simple, decent homes with families in need of affordable shelter. Habitat does not build custom homes.

- **House size** is determined by the number of persons residing in the household, and the gender and age of the family. Typically homes are 1150 sq. ft, 3 Bedroom, 2 Bath.

All Longview Habitat houses are built to be handicap accessible & adaptable.

- **House Cost** for 2015 is \$78,000 to \$83,000. A \$1,000 down payment is paid at closing, along with about \$2,100 in closing cost, and about \$800 for the first year's homeowner's insurance. Small monthly deposits are made by approved applicants to save for these costs. Grants are sometimes available to help pay First year's homeowner insurance and closing fees. We help approved applicants apply.

- **Where Habitat Builds**

Longview Habitat for Humanity currently builds homes in South Longview. Habitat determines in which neighborhoods it will build and acquires its own lots. When a homeowner has completed the necessary requirements, he or she selects a lot and house plan from those currently available. You may want to look at some Habitat homes that have been built at the following addresses so that you can see what they look like.

- 406 Harrison St.
- 509 Carter St.
- 308 Walnut

## Application Meetings

The Application Orientation Meetings will be held in Spring 2016. The Habitat for Humanity program and the application process will be explained in detail then. You must attend one of these meetings in order to receive an application. You will receive a reminder notice before the meeting. The meeting will also be advertised to the general public.

If you are interested in the Habitat's program and feel you might qualify for a home according to the guidelines listed above, we encourage you to attend one of the Application Meetings this Spring. If you have any questions regarding Longview Habitat or the application process, please call (903) 236- 0900 ex. 201.