
The Next Habitat House:

- Located in St George, Utah
 - 1087 square feet
 - 3 bedrooms, 2 bathrooms
-



The selection of families who will purchase homes from Habitat for Humanity of Southwest Utah will be done by the Family Selection Committee using criteria in a way that does not discriminate on the basis of race, sex, color, age, disability, religion, marital status, or because all or part of the applicant's income is derived from public assistance programs.

Anyone interested in applying for a Habitat house MUST attend.

At the meeting you will learn about the requirements necessary to be considered for a Habitat house. Applications will be distributed at this meeting. All completed applications must be returned to the Habitat office by or before Friday, September 21, 2012, at 5:00 p.m. to be considered.

Contact
**HABITAT FOR HUMANITY
OF SOUTHWEST UTAH**

to learn more about home ownership
and volunteer opportunities

Ph: 435-674-7669 Fax: 435-674-1343
www.habitat-swu.org
e-mail: habitat@ifox.com



MANDATORY APPLICATION MEETING

**September 12, 2012
7:00 PM**

1070 W. 1600 S. Bldg. B
St. George, UT, 84770



Have you...
Lived in Washington County
for at least one year?

Are you...
A U.S. citizen or legal resi-
dent?

Is your...
Current housing crowded, dan-
gerous, or sub-standard?

FAMILY SELECTION CRITERIA

You must have lived in Washington County for one year with proof of legal citizenship.

You will be considered if :

- Your present housing is not adequate
- You are unable to obtain adequate housing through other conventional means
- You are living in sub-standard, unsafe conditions
- Your housing is too small for your family

The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat Interviewer.

If your income is within this range, you may be considered to become a Habitat partner!

<i>Family Size</i>	<i>Gross Annual Income</i>
1	\$12,100—24,180
2	\$13,800—27,600
3	\$15,500—31,080
4	\$17,250—34,500
5	\$18,650—37,260
6	\$20,050—40,020
7	\$21,400—42,780
8	\$22,800—45,540

Ability to Pay

Since you will actually be buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment.

This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance.

We will help you determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses.

We can also help you if you need to develop a budget to determine your eligibility.

A credit check, rent history and job history will also be required.

This Habitat house will be
sold at no profit
with a
0% interest mortgage!



Willingness to Partner with Habitat

When selected, you become a “Partner Family” with Habitat.

As a “Partner Family,” you must complete 250 “sweat equity” hours per adult in the household. These hours will be earned from community service and construction on yours and other Habitat houses.

Your hours may include clearing the lot, painting, helping with construction, providing food for volunteers, or working in the Habitat ReStore. All hours must be completed prior to move in.

You will be responsible for maintenance and repairs of your house from the time you move into your home.

The Family Support Committee will maintain an on-going relationship with you. This includes financial counseling and household maintenance education.

Need

Once all other criteria are satisfied, the family with the greatest need will be selected.