

Application Cover Letter

Habitat for Humanity of Defiance County
P.O. Box 623, Defiance, Ohio 43512
419-782-2172

Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

- 1) To qualify you must have housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
- 2) You need to have lived, worked or worshiped in our service area for a year.
- 3) You need to have a minimum steady income that amounts to between 25 and 75% of area median income for your community.
- 4) With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
- 5) If you are approved for a Habitat home, we ask that you be willing to join in programs to learn and practice budgeting, home repair, and maintenance. We ask that you attend the monthly Habitat for Humanity homeowners' meetings.
- 6) If approved for a Habitat home, we require that all adult (18 years and older) members in you household be willing to work 250 hours of sweat equity per single family and 500 of sweat equity per 2 adult household.
- 7) If approved for a Habitat home, money will be needed at closing. This amount will cover closing costs and 6 months homeowner's insurance.
- 8) If you are approved for a Habitat home and if you meet the sweat-equity requirements then we will sell you a home at cost. Habitat house payments include taxes and insurance. Your monthly payment will be determined within 30 days of closing in most cases. The house payments will be used by Habitat to build more houses with other families. You are required to make these payments on time.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application.

All information is considered confidential and is to be used only for family selection. Applications are generally reviewed every two months.

We are willing to help you fill out this application. If you have any questions, please call 419-782-2172. Families not initially accepted are welcome to reapply during the next application year.

Sincerely, The Family Selection Committee



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.