



North Country Habitat for Humanity

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Dear Applicant:

Enclosed with this letter is a housing application. Please fill it out completely and clearly as possible. If you need help with this, please do not be afraid to ask. The committee which reviews these applications needs to understand your situation clearly and as completely as possible. Incomplete applications take longer to process.

You need to understand that North Country Habitat can build only one house at a time, and therefore, the Family Selection Committee must carefully make a decision to select a family based on need. There are also some other criteria, about which we will be speaking in the rest of this letter, so it is important that you read this letter carefully and ask questions if you do not understand something.

First, the Habitat for Humanity principle is that there is little, or no interest charged for the house; but that the family will be expected to pay back the cost of building the house in regular equal monthly payments over 20-30 years. Since interest is not included, the house is much more affordable for the family. The monthly payments which a family makes are recycled into more houses for more families in years to come. A payment plan will be provided to the family which includes dates and amounts due, so the family will know exactly when the next payment is due.

Second, Habitat builds with volunteers, and donated goods and services to the greatest degree possible. That's why Habitat houses are affordable in a low-income situation. Another Habitat principle is that a Habitat family is expected to contribute "sweat equity" in building their own house and other Habitat houses however they can. Currently, 500 hours are expected per family. If you are not willing to do "sweat equity" on the house, you will be deemed ineligible for consideration for Habitat housing. There are many ways to fulfill this requirement, and the Habitat Board is very fair in considering any limitations you and your family may have.

Third, the Habitat Building Committee will give the chosen family a precise description of what will be included in their house, such as number of rooms, features such as windows and doors, appliances, electrical and heating, and landscaping. The finished house will contain these agreed upon features and finishes but nothing more. Please be aware that the house description will be signed by the family as a governing document and will become a part of the permanent file on this Habitat house.

Fourth, while there are usually many applications received for family housing consideration, only one family at a time can be chosen. Your application will be carefully considered, and someone from the Committee will visit you at your current location to better understand your family's need and to help you with the application process. The Family Selection Committee has difficult decisions to make in this selection process. In the event that you apply but are not chosen by the Committee at this time, you may reapply in the future for reconsideration as a Habitat family.

Fifth, if your family receives a Habitat house as described above, someone will be assigned to you and your family as a Habitat Family Partner. This person or couple will be in regular contact with you as soon as your family is chosen, and continuing through the building, and after you move in. We want this partnership environment to continue long term, help keep you in touch with Habitat, and help with the often-perplexing issues which come with home ownership and house maintenance.

Sincerely,

Lisa A Brown

North Country Habitat for Humanity
Lisa A Brown, Comptroller