



May, 2017

Dear Applicant,

Thank you for your interest in applying for partnership with Columbia County Habitat for Humanity. In Summer 2017, one family will be selected for Habitat home in the hamlet of Copake. Enclosed in this packet are an application and an information sheet regarding the criteria that Habitat's Family Selection Committee will use to review your application.

The Committee will only review completed applications, so please make sure that you complete every section of the application, including:

- Listing everyone in your household as requested on page 1, even if they do not live with you full-time.
- Listing all household monthly income and expenses as requested on page 3.
- Signatures of each adult members of your household at the bottom of page 4. You may use the back of the application for additional signatures and other information.

Please attach copies of all requested information: (Please do not send originals.)

- Copies of two current pay stubs from each household member with income.
- Copies of your 2015 & 2016 tax forms.
- Copies of all recent monthly bills (utilities, insurance, etc.)

If you need help in completing the application, please call the Habitat office at 828-0892 and someone from the Family Selection Committee will get back to you. The Committee will also hold two **Information Meetings for potential applicants: on Thursday, May 25 at 6:30 at the Taconic Hills High School Library on Route 11A in Craryville, and on Saturday May 20 at 2PM at the Copake Grange on Empire Rd in Copake.**

Please mail or bring your completed application materials in a secure envelope to: CC Habitat for Humanity, 829 Route 66, Hudson, NY 12534. **Application deadline is June 9, 2017.** We will be in touch with each applicant at some point during the selection process. A final decision will be reached by June 30, 2017.

Again, thank you for your interest.

Sincerely,

Columbia County Habitat for Humanity Family Selection Committee

2017 Copake Application Guidelines

Columbia County Habitat for Humanity's mission is to build safe, affordable, sustainable, homes for lower-income working families. Columbia County Habitat for Humanity (CCHfH) plans to complete construction of a single-family house in the hamlet of Copake in late 2017. The house is located in the Taconic Hills School district. **CCHfH is seeking a qualified family who is ready to become a homeowner. The application deadline is August 31, 2017.**

Habitat houses are built largely with volunteer labor. Habitat houses are sold to working families via an affordable mortgage. Monthly mortgage payments include a principle payment and an escrow payment for taxes, home insurance, and water/sewer fees.

The Application Process:

Habitat Partner Families are chosen based on evaluation of three criteria:

1. Ability to Pay

The total applicant household income must include income from all members of the household and must be documented by copies of paystubs, W-2s, benefit letters, etc. Total household income must be enough for the family to be able to make affordable monthly payments, but cannot be below 25% or exceed 60% of the median income for Columbia County, based on family size, as shown in the table below. FY 2016 Median Income for County was \$74,900.

Family Size	1	2	3	4	5	6	7	8
Income 60%	\$31,300	\$35,800	\$40,300	\$44,800	\$48,300	\$51,900	\$55,500	\$59,100
Income 25%	\$13,100	\$14,900	\$16,800	\$18,700	\$20,100	\$21,600	\$23,100	\$24,600

CCHFH evaluates the financial readiness of each applicant household, but does not use credit scores as criteria. A credit report, however, will be run on an applicant to review the applicant's general payment history.

2. Willingness to Partner

Applicant(s) must agree to:

- Invest 300 hours in “sweat equity”. All families from around the world who have been selected to purchase a Habitat house must help with the building of their own and/or other Habitat homes. Friends and family members 16 years or older can participate to help to earn hours.
- Attend an approved First-Time Homebuyers course before purchasing a Habitat home.
- Take financial and maintenance responsibility for a Habitat home.
- Submit to a Sex Offender database check and a Criminal Background Check as part of the application process.

3. Need for Adequate Housing

Applicant(s) must demonstrate one or more of the following:

- They are financially unable to obtain a conventional mortgage loan to purchase a home.
- The current home is substandard and the problems(s) are assumed to be of such magnitude that simple maintenance of the defects is not a reasonable option.
- The current home has an inadequate number of bedrooms as determined by the number, ages, and sex of household members.
- The current neighborhood is unsuitable (unsafe or unsanitary).



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.