



*Welcome to Cedar Valley Habitat for Humanity!*

Cedar Valley Habitat for Humanity is an ecumenical Christian non-profit organization building simple, decent, affordable homes with families and individuals who qualify for our unique partnership housing program

On the next page you will find answers to frequently asked questions. If you have any additional questions, please call us at 319.366.4485 or stop by our office, located at 350 6<sup>th</sup> Avenue, SE Cedar Rapids, Iowa.

### ***APPLICATION DIRECTIONS***

1. Read ALL of the information before completing the application.
2. Complete the application fully and honestly.
3. All information is confidential and seen only by the Habitat Family Selection Committee, staff, and Board of Directors.
4. Submit a non-refundable \$5 fee (check or cash only). This covers the cost associated with processing your credit report.
5. Habitat considers an application complete ONLY when the fully completed and signed application is submitted with all necessary forms, including tax information and income documentation.
6. **Return your completed application and additional materials to the Cedar Valley Habitat office in downtown Cedar Rapids, located at 350 6<sup>th</sup> Avenue, SE Cedar Rapids, Iowa.**

### ***Please Note:***

- Your application cannot be processed until the application is complete and all supporting documentation is provided.
- It is required that you attend one Application Information Session. These sessions are held the 2nd Tuesday of each month at 10:00a.m. and 5:30p.m. at the Habitat office.

We look forward to receiving your application.

Warm regards,  
Stefanie Munsterman-Robinson  
Program Director  
Cedar Valley Habitat for Humanity



## Frequently Asked Questions

### 1. What are the eligibility requirements for being a Habitat homebuyer?

#### Need

- Your current housing environment is hazardous or structurally unsafe.
- The size of your living quarters is inadequate for the size of your family.
- You pay more than 40% of your gross income for rent, utilities and renters' insurance combined.

#### Willingness to Partner

- *New homes:* You must contribute up to 300 - 400 hours of sweat equity (volunteering on a construction site, attending homeowner trainings, volunteering at the ReStore, etc.)
- *Rehabbed homes:* You must contribute up to 225-300 hours of sweat equity (volunteering on a construction site, attending homeowner trainings, volunteering at the ReStore, etc.)
- You are willing to attend money management classes and homeowner workshops.
- You are willing to live in areas in which Cedar Valley Habitat for Humanity is building.
- You must have lived Linn or Benton County for at least one year.
- You must acknowledge and accept the responsibilities of homeownership.

#### Ability to Pay

- You do not have excessive credit card debt or multiple bills in collections.
- You do not have any outstanding judgments or liens.
- You have not discharged a bankruptcy in the past 24 months.
- You pay your rent on time.
- You have had stable income for the past year.
- Your income falls within the guidelines. (*Changes yearly based upon HUD guidelines*)

Linn County 2016		
Family Size	Minimum Income	Maximum Income
1	\$ 16,000	\$ 29,370
2	\$ 18,300	\$ 33,550
3	\$ 20,600	\$ 37,730
4	\$ 22,850	\$ 41,910
5	\$ 24,700	\$ 45,265
6	\$ 26,550	\$ 48,620
7	\$ 28,350	\$ 51,975
8	\$ 30,200	\$ 55,330

Benton County 2016		
Family Size	Minimum Income	Maximum Income
1	\$ 15,050	\$ 27,555
2	\$ 17,200	\$ 31,460
3	\$ 19,350	\$ 35,420
4	\$ 21,450	\$ 39,325
5	\$ 23,200	\$ 42,515
6	\$ 24,900	\$ 45,650
7	\$ 26,600	\$ 48,785
8	\$ 28,350	\$ 51,920

### 2. What documents do I need to turn in to apply?

- Completed, signed, and dated application**
- Twelve (12) weeks of most recent payroll stubs** (*From each place of employment*)
- Proof of Permanent U.S. Residency** (*This can include birth certificate issued in U.S. state, jurisdiction, or territory; a U.S. Passport; Certificate of Citizenship; Certificate of Naturalization; permanent resident card, resident alien card, green card, if a refugee - Form I-94, Arrival-Departure Record*)
- Proof of identity and age for all other household members under age 18** (*This can include birth certificate issued in U.S. state, jurisdiction, or territory; a U.S. Passport; Certificate of Citizenship; Certificate of Naturalization; permanent resident card, resident alien card, green card, if a refugee - Form I-94, Arrival-Departure Record*)
- Most recent IRS Federal tax returns** (*If you do not file taxes, please indicate this on your application*)
- Most recent W-2 tax form(s)**
- Verification of unearned income** (*SSI, SSDI, FIP, Section 8 Housing, rental reimbursement, student loans, etc.*)
- Verification of government, state or city funded programs** (*Utilities assistance, fuel assistance program, etc.*)
- Last three (3) months official bank statements** (*Of all checking & savings accounts*)
- Verification of food stamps**
- Child support verification** (*This is optional to report, but if you report it we must have documentation*)
- Verification of any other income not listed**
- Complete all sections of the application**
- Employment verification form**
- Rental Verification form**
- \$5, non-refundable processing fee** (*Check or cash only. This fee covers the cost of the credit check.*)

### 3. What happens after I apply?

- **REVIEW:** The Family Services Staff and volunteer Family Selection Committee will review your application.
- **NOTIFICATION:** If you do not meet the financial or other basic eligibility requirements, you will be notified by mail.
- **HOME VISIT:** If you meet the eligibility requirements, you will be contacted to have a home visit. The purpose of this visit is for the Habitat volunteer to answer your questions about the program.
- **The process takes about three months to review applications and interview prospective families.** You will be notified of your application status once decisions have been made.

### 4. How long is it from the time I apply for a home until I close and move in?

Typically, families close and move into their homes about 12- 18 months after their initial application is submitted. Since our program relies on sponsors to fund houses and community volunteers to help construct them, this timeframe is an estimate. This timeframe allows applicants to plan for their move, complete the sweat equity hours required by our program, and participate fully in the construction of their own homes.

### 5. How does Habitat decide where to build? Can I ask for a specific location?

Habitat acquires land either through purchase or donation; we have limited areas where we build. Applicants who want to be part of our program will need to be open about the location of their future homes, and willing to live where we are currently building.

Applicants choose a location based on the current/upcoming construction sites at the time they apply.

### 6. If I want more space or more bedrooms than Habitat's guidelines allow, can I do that?

No. Cedar Valley Habitat for Humanity builds homes according to the number of family members in a household. Our homes are affordable, energy efficient and provide adequate living and storage space for most families.

### 7. Do you give away homes to people?

No. If you are approved, you will be buying the home from Cedar Valley Habitat for Humanity. All applicants who qualify for a home must have a steady source of income (from working and/or non-working sources) and must repay an affordable mortgage with on-time, in-full payments each and every month. We only charge for the costs we put into building the home and we do not make a profit from the sale of the house. We do not charge any interest on the loan.

### 8. Do I have to have children to qualify for a Habitat Home?

No. Habitat is a Fair Housing agency, which means we do not discriminate based on race/color, religion, sex/gender, national origin, disability, familial status, or any other class protected by law. Our program is open to all household types including individuals, couples, single parents with children, couples with children, etc.

### 9. Do I have to know anything about construction to complete my Sweat Equity hours?

No. Previous construction experience or knowledge is not necessary. Habitat staff and skilled volunteers will teach you all of the skills you need and provide expert supervision.

### 10. If my application for the Homeownership Program is not approved, can I reapply later?

Absolutely. If an applicant is not approved during the application process, we encourage her/him to improve eligibility (if applicable) and reapply in the future. Some of our partner families were denied the first time they applied due to outstanding collections and debts, income that was below our limits, or other issues. They successfully improved their eligibility, reapplied and were accepted into the program. If you need help finding community resources, we can refer you to tools and resources available to help you improve your situation.