



April 2009

Dear Applicant:

Habitat for Humanity of Martha's Vineyard in conjunction with the Town of West Tisbury, will be building a three bedroom home in West Tisbury beginning in the spring of 2009. We are seeking a qualified family to join with us in the building of this home.

Habitat is an interfaith housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build and sell houses at no profit and with no interest expense. We build homes with and for people who otherwise could not afford them. Religious affiliation is not a factor in determining who is given the opportunity to build and buy a Habitat house. Habitat is neither a give-away program nor subsidized housing. Homeowners are chosen on the basis of need, ability to repay a non-interest bearing mortgage, and willingness to become Partners in the program through sweat equity hours and support of Habitat activities.

To qualify as an applicant, you must meet the following eligibility criteria:

- Need for simple, decent housing
- Do not have the financial means to purchase a house with conventional mortgage
- Must have a maximum total income of no more than \$5,453 per month or \$65,440 per year, which is 80% of the median income for Dukes County (based on a family of four and is higher or lower depending upon family size)
- Must have a minimum, steady income of \$2,045 per month or \$24,540 per year, which is 30% of the median income for Dukes County (based on a family of four and is higher or lower depending upon family size)
- Must not have debts in excess of 36% of total income
- Must be able to pay necessary fees at the time of closing
- Must successfully complete a mortgage application and interview process, including reference checks, income verification, CORI (Criminal Offenders Record Information) report, and credit report
- Must be able to show a history of stable income and financial responsibility
- All may apply – West Tisbury residents will get first priority
- Must be willing to participate in sweat equity work of 350 – 500 hours of which owners must contribute a minimum of 100 – 200 hours (family and friends may contribute the remainder of these hours)
- Must be willing to partner with Habitat, and attend a first-time homeowner's seminar



If you are interested in our program and believe you meet these eligibility criteria, we encourage you to submit an application with all relevant documentation and a \$16.00 application fee or \$32.00 application fee for a joint application. All information is considered confidential and is used only for our selection process.

The Family Selection Committee will process all applications and make a final recommendation to the Habitat for Humanity of Martha's Vineyard Board of Directors. The Board will make the final choice. The entire selection process will take several months. Applicants not chosen may reapply in the future.

All applications for our current project must be postmarked by Monday, May 18, 2009. Applications postmarked after this date will not be accepted. If you have any questions or need assistance in completing the application, please contact the Habitat for Humanity of Martha's Vineyard office at 508-696-4646.

Sincerely,

The Family Selection Committee for
Habitat for Humanity of Martha's Vineyard.