



**TIRED OF HOUSING THAT DOESN'T FIT YOUR NEEDS?
TIRED OF EXPENSIVE RENT PAYMENTS?
TIRED OF HIGH ENERGY BILLS?**

**LET HABITAT FOR HUMANITY HELP!
APPLY NOW!!!**

Next summer we will be building a duplex in Johnson Village. We are taking applications now.

Call to schedule a private meeting.

Office: 395-0482 Family Selection Committee: Sue 966-5271

QUALIFICATIONS

1. Have been a resident of Chaffee County or have been employed in Chaffee County for one year
2. Current living conditions are inadequate, substandard or not affordable
3. Income is 30-60% of the area median income of Chaffee County per 2011 HUD Guidelines:

Family Size	Gross Annual Income
1	\$12,450 to \$24,900
2	\$14,200 to \$28,400
3	\$16,000 to \$32,000
4	\$17,750 to \$35,500
5	\$19,200 to \$38,400
6	\$20,600 to \$41,200
7	\$22,050 to \$44,100

These numbers are only guidelines. Other factors are considered. Please do not disqualify yourself.

4. Ability to pay the mortgage - CCHfH determines an applicant's ability to pay a low interest mortgage by looking at income (tax returns and pay stubs) plus credit history.
5. Willingness to partner
 - a. Complete sweat equity hours – 250 for single adult family, 500 for two+ adult family
 - b. Prepare a plan and save \$1,000 for closing costs
 - c. Have a home visit from the Family Selection Committee
 - d. Attend classes in home ownership, financial management and other areas
 - e. Participate in publicity events, fund raisers and special ceremonies



“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.”