

May 9, 2024

Dear Ozaukee Habitat for Humanity Home Applicants,

Thank you for your interest in ownership of a Habitat for Humanity Ozaukee County home. We have streamlined the application process to simplify the selection process. We are pleased to announce that our groundbreaking for the next home is targeted for mid-summer 2024 in Port Washington. We received many applications. Therefore, a complete and accurate application is critical to the best chance of being selected.

If you currently reside or work in Ozaukee County and have resided or worked here for at least one year you may download/print and complete the new application from this website.

All documentation must be submitted before the due date listed on the website and in this letter.

Submit all documentation to the address on the application:

Habitat for Humanity Ozaukee
2360 Dakota Dr
Grafton, WI 53024

Documentation may be mailed or delivered in person. Make certain that it is clearly marked "Habitat for Humanity"

Review and confirm the other requirements below.

1. Your income must be under the guidelines in the chart below.

Family Size	Maximum Yearly Gross Income
1	\$55,950 (\$4662/month)
2	\$63,950 (\$5329/month)
3	\$71,950 (\$5995/month)
4	\$79,900 (\$6665/month)
5	\$86,300 (\$7191/month)
6	\$92,700 (\$7725/month)
7	\$99,100 (\$8258/month)
8	\$105,500 (\$8791/month)
9	\$111,900 (\$9325/month)
10	\$118,300 (\$9858/month)

2. You must have no outstanding judgements or liens. Closed cases must be paid in full, and proof provided.
3. Apply for a traditional mortgage for a home worth \$300,000. Go to any bank or credit union and request to apply for a mortgage or be assessed for a mortgage. You may say that you are applying for a Habitat home. If you are denied, save the letter of denial and continue with the application. You will provide a copy of that letter to Habitat.
4. If you rent now, include a copy of the latest rental agreement and proof of your last payment.
5. If you own/drive a vehicle, provide proof of liability insurance for each vehicle.
6. Provide the last statement for any loans you have such as auto loans, school loans or personal loans.
7. Provide the last statement for all telephone lines (land lines and cell phones)
8. Provide copies of all your latest bills including electric/gas, water.
9. Provide copies of all current credit card statements.
10. If you work, provide 3 months of pay stubs.
11. If you receive or provide child support or alimony, provide proof of the latest statement or payment. This is optional but will help in determining your ability to pay for a mortgage.
12. If you received federal or state benefits such as Social Security, SSI, SSDI, Foodshare, provide the latest letter of eligibility.
13. Provide 3 months of bank statements or transactions for all accounts.
14. Provide the latest statements for all investment accounts including 401K, 403B, deferred income, IRA, etc.

15. You must have the ability to complete 250 hours of sweat equity per adult (up to 500 hours) helping Habitat for Humanity on the construction site or in some other way.
16. You have not filed for Chapter 7, 13 or any form of bankruptcy. If you have filed any form of bankruptcy, you must wait at least two (2) years after the discharge/dismissed date to apply. If you have ever filed for bankruptcy, you must provide copies of discharge letters.
17. A check or money order **MUST** be included with your application. The \$30.00 application fee is to be payable to Habitat for Humanity Ozaukee. If it is not, the application will not be considered. This fee is non-refundable.
18. Provide copies of proof of ALL OF THE ABOVE including income, assets, insurance and debt **before Friday June 7, 2024.**

IMPORTANT: If any documentation is missing, late or inaccurate, as of the due date, the application will be denied.

All applicants will be notified in writing regarding their standing in the application process.

Informational meetings will be held on **Wednesday May 22, 2024**. You may attend either one at **10:00 AM** or **7:00 PM**. About ½ hour will BE To review the details of the home being built and requirements of home purchase and ownership. Staff will be available for questions after.

Prior to closing, we will re-verify the original application information. If there is a substantial change in circumstances from the original application, the closing on the home may be postponed or cancelled. If the reverification process determines that the applicant is no longer qualified, then a new applicant will have the opportunity to purchase the home.

NOTE: If you have any questions about the application or this process, bring them to the meeting. If you leave a message, volunteer staff will return your call as soon as possible. **If the caller ID is blocked or private, please answer your phone or allow it to go to voicemail. Personal phones are frequently used by volunteers and numbers may be blocked.**

Sincerely,

Habitat for Humanity Ozaukee
Family Selection and Support Committee