

Fayette County Habitat for Humanity



What is Habitat for Humanity?

Habitat for Humanity International (HFHI) is a nonprofit, ecumenical Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.

How does it work?

Through volunteer labor and donations of money and materials, Habitat builds simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build more homes.

How do I contact Fayette County Habitat?

Via our website: www.fayettehabitatnow.org

By phone: (979) 249-2510

By mail: PO Box 1127, La Grange 78945

Fayette County Habitat for Humanity
PO Box 1127
La Grange, TX 78945

How are partner families selected?

Families in need of decent shelter in Fayette County apply to Fayette County Habitat for Humanity.

Periodically, Fayette County Habitat for Humanity will hold an information meeting for prospective families interested in becoming a partner family.

After giving everyone 60 days to submit an application, the Family Selection Committee chooses potential homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. These families are then interviewed in their homes.

The committee then makes recommendations to the Fayette County Habitat for Humanity Board of Directors who then makes the final decision.



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.

How can I qualify for a Habitat home?

To be able to purchase a no-interest Habitat for Humanity home, you must:

- A. Be a US citizen.
- B. Have lived in Fayette County for the last 12 months.
- C. Be agreeable to the home's location.
- D. Meet these guidelines:

- **Need**

The housing you live in is at least one of the following:

- Overcrowded
- In substandard condition
- In a dangerous neighborhood
- Not owned by you

- **Have the ability to pay**

- Have a reliable income.
- Have a history of paying rent and other payments on time.
- The family's gross income falls within these guidelines:

Family size

- | | |
|---|---------------------|
| 1 | \$10,550 - \$17,550 |
| 2 | \$12,050 - \$20,100 |
| 3 | \$13,550 - \$22,600 |
| 4 | \$15,050 - \$25,100 |
| 5 | \$16,250 - \$27,100 |
| 6 | \$17,450 - \$29,100 |
| 7 | \$18,650 - \$31,100 |
| 8 | \$19,900 - \$33,150 |

- **Have the ability to pay, continued**

- Have not declared bankruptcy in the last two years.
- Have the ability to save \$1,000 prior to closing.

- **Willingness to partner**

- Work at least 300 documented *sweat equity* hours per head of household prior to moving into the home.
- Attend a series of three homeowner's education workshops.
- Provide the required documents by given deadlines.
- Make mortgage payments promptly.
- Maintain and repair the home after moving in.
- Maintain a relationship with Habitat, including being available to meet with future partner families.

What is "sweat equity"?

It refers to the actual hands-on physical involvement of families. Sweat equity gives families the opportunity to know each other by working side-by-side building homes. It gives families the knowledge and skills needed to be a homeowner. Finally, it promotes a sense of pride in a job well done.

What do I do now?

If you can answer "yes" to the three basic guidelines (Need, Ability to pay, & Willingness to partner), or if you are not sure you meet the guidelines, complete the Personal Information section and mail it to us at PO Box 1127, La Grange 78945.

Personal Information

Name: _____

Mailing address: _____

Phone numbers:

Home _____

Cell _____

Marital Status: (please circle one)

Unmarried Married Separated

Are you a US citizen? _____

Have you lived in Fayette County for the past twelve months? _____

Best time to call you? _____

Other comments about your current living conditions or housing needs, or other questions you may have about the organization:
