



March 2015

Dear Neighbor,

Copper Country Habitat for Humanity has begun a new program to assist low income homeowners who need to do repairs on their homes. We are focusing primarily on repairs that address critical health, safety and weatherization issues.

Copper Country Habitat for Humanity is a licensed builder in the state of Michigan and has built or rehabilitated 27 homes since 1995. The majority of our work crew are volunteers, but licensed trades people are utilized for project supervision and for excavation, plumbing, mechanical and electrical work.

To be considered for the Critical Repair program, you must meet the following guidelines:

- You must submit an application.
- This program is available to homeowners in Houghton, Baraga and Keweenaw Counties. The home must be the primary residence of the homeowner. **Rental properties are ineligible.**
- There must be a need for critical home repairs. Habitat will conduct an assessment of your home to determine which repairs you may qualify for. A proposed scope of work will be presented to you in a confidential setting before any commitment is made.
- Annual household income cannot exceed 60% of the median income for the county. For example, 60% of median income for a household of two in Houghton County is \$24,840. This figure will be greater for larger households and less if there are fewer than two people.
- You must be willing to allow Habitat to verify income, to run credit and sexual offender checks, and to request references.
- Mortgage payments and property taxes must be current. Homeowners insurance must be in place while the project is underway.
- Adult members of the household who are physically able to do so must contribute a minimum number of "sweat equity" hours. Up to 25% of the hours may be completed by designated friends or relatives. Sweat equity may include help with construction or repairs, fund-raising and publicity, or any other hands-on involvement with Habitat.

- This is a payback program but at a deeply discounted rate. The homeowner is responsible for a portion of the repair costs, financed through a no interest loan from Habitat. Habitat will discuss a manageable monthly payment with you prior to final approval.
- You will need to make a down payment of \$100 prior to the start of the project.

If you think that you meet these guidelines and would like to be considered for a Critical Repair project, please begin by completing the Critical Home Repairs application and returning it to Copper Country Habitat for Humanity, P.O. 231, Houghton MI 49931 or dropping it off at Gloria Dei Lutheran Church, 1000 Quincy Street, Hancock. If you have any questions or need help filling out the application, please call Emily at the Habitat office (482-5376) or e-mail cchfh@pasty.com.

Sincerely,

Brittany Bulleit
Board President

Equal Housing Opportunity

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.

P.O. Box 321 • Houghton, Michigan 49931
www.coppercountryh4h.org



APPLICATION FOR CRITICAL HOME REPAIRS

Applicant Information

Homeowner Name		Co-Owner Name (if applicable)	
Homeowner Birth Date	Social Security #	Co-Owner Birth Date	Social Security #
Mailing Address		Physical Address (if different)	
City, State	Zip	Home Phone	Cell/Other Phone

Is there a mortgage on the house? [] Yes [] No

If yes: Name of Mortgage Holder _____

Monthly Mortgage Payment \$ _____

Do you currently have homeowners insurance? [] Yes [] No

List the name and age of each household resident below:

Name	Age	Name	Age
1.		5.	
2.		6.	
3.		7.	
4.		8.	

List all income below that is received by or for each person in the household:

Name	\$ Amount	Source(s) (ex: wages, disability, social security, child support)

List below all debts (ex: credit cards, mortgage, car, child support, school loans, etc.)

Person/Company Owed	Total Owed \$	Monthly Payment \$

Describe below the current condition of your house and specific repairs or improvements that are needed (use additional sheets of paper if needed):

List two people unrelated to you who would be willing to provide personal references:

Name _____ Phone _____

Mailing Address _____

Name _____ Phone _____

Mailing Address _____

Authorization and Release

The undersigned applicant(s) are applying for a Copper Country Habitat for Humanity critical repair project. The applicant(s) authorize Copper Country Habitat for Humanity to assess the current condition and critical repair needs of their home, the applicant(s)' ability to repay expenses related to this project and their willingness to actively participate as partners with Habitat. This assessment may include home visits, credit and reference checks, verification of information provided in this application, registered sex offender status, and other information that will help with the selection process. The original of this application will be retained in a secure file by Copper Country Habitat for Humanity even if the application is not approved. All information will be held in confidence.

Signature of Homeowner Date

Signature of Co-Owner Date