

Okiciyapi Tipi Habitat For Humanity Housing Application Frequently Asked Questions

Dear Applicant:

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following guidelines to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. To qualify you must have housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. You need to have lived on the Cheyenne River Sioux Indian Reservation for 1 year.
3. You need to have a minimum steady income of \$1,038 a month for a family of three, (\$12,450 a year). (amended on 2/1/2005)

Income Guidelines: Minimum and Maximum

1 person household	\$9,700 - \$25,850
2 person household	\$11,100 - \$29,550
3 person household	\$12,450 - \$33,250
4 person household	\$13,850 - \$36,950
5 person household	\$14,950 - \$39,900
6 person household	\$16,100 - \$42,850
7 person household	\$17,200 - \$45,850
8 person household	\$18,300 - \$48,800

4. If you are approved for a Habitat home, we ask that you be willing to join in programs to learn and practice budgeting, home repair, and maintenance. We ask that you attend the monthly Habitat for Humanity homeowners' meetings.
5. If approved for a Habitat home, we ask that you be willing to work 300 hours of sweat equity.
6. If approved for a Habitat home, \$700 will be needed for a down payment and closing costs. You will have time to save this money before closing if your family is selected.

7. If you are approved for a home and if you meet the sweat equity, down payment, and nurturing requirements, then we will sell you a home at cost. Habitat house payments include taxes and insurance. The house payments will be used by Habitat to build more houses with other people in need. This requires that you make these payments on time.

8. Families are selected from applicants who have completed a homeowner application form. Because we are a volunteer organization, completing an application does not guarantee that you will receive a home. However, homeowners are selected only from families who have completed the application process.

9. Each selected family may be assigned a family partner or to a family partner group who will work with the family on: personal budgeting, home maintenance, sweat equity, saving for the down payment, etc.

Families not initially accepted may reapply during other application periods should their circumstances change. If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application. All information is considered confidential and is to be used only for family selection. The application process takes between two and three months.

Links appear above for your Habitat for Humanity housing application and other required forms you must submit with your application. Please read them carefully and fill in each blank (answer each question) so we will know you have read it. Also, it is very important that you include income verification for all members of your household. We must have completed applications in order to process your application in a timely manner.

We are very willing to help you fill out this application. Thank you for your interest and if you have any questions, please call the Okiciyapi Tipi Habitat for Humanity office at 605-964-8532 from 8 am to 5 pm, Monday through Friday.