



PO Box 533
Pierre, SD 57501

Dear Applicant,

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

Please read the following items 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 a 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 in our service area (Hughes or Stanley County) for at least one year. You need to have a steady income, and the ability to pay the no-profit, no-interest loan.
3. With your permission, you will sign an Authorization for Release of Information form, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.

If you are approved for an Oahe Habitat for Humanity home, we will ask you to

1. Attend the Oahe Habitat for Humanity homeowner's meetings and be willing to participate in programs to learn and practice budgeting, home repair, and maintenance.
2. All adult members of your household (18 years and older) to work at least 200 sweat equity hours as a Habitat partner before your house is completed.
3. Payment of \$200 at the time of acceptance that will be toward the required 2% down payment of the loan amount due at closing.
4. If you meet sweat equity and down payment requirements, we will sell you the house at cost. The monthly payments will include taxes and insurance and will be approximately \$550 per month (actual cost may vary). You must make these payments on time.

If you are interested and meet the requirements for an Oahe Habitat for Humanity home in 2010, please complete the application and bring it to either of the Orientation Meetings scheduled for _____ at _____ from _____ to _____. All information is considered confidential and will be used by the Family Selection Committee only. The selection process takes a few months. Families not accepted may apply for future homes.

We are willing to answer your questions regarding the application process prior and after your attendance at the Orientation Meeting. Please call and leave a message at 605-224-6744, or complete a Contact Us form on our website www.oahehabitat.org and someone will get back to you.

Sincerely,

Oahe Habitat for Humanity