



August 15, 2025

Dear Applicant

Thank you for your interest in Habitat for Humanity of Mariposa County

We look forward to reviewing your application and the possibility of welcoming you as a future homeowner with us.

In the recent past, Habitat for Humanity of Mariposa County built houses with local contractors, volunteers and partner family sweat equity. Once the house was completed, we would sell the house to the family who would typically obtain an affordable mortgage. Unfortunately, previous sources of funding have been severely cut back. We are working hard to find alternative sources of affordable mortgages, but we cannot say today when that will be available.

Nonetheless, we are committed to our mission to build decent, affordable homes in Mariposa County. With the resources we currently have we will build our next house on Stroming Road in Mariposa. Meanwhile we are working tirelessly to identify viable sources of affordable mortgages for our future homeowners. We expect that the ability of our future homeowner to take occupancy of the Stroming Road house will depend upon our finding viable options for affordable mortgages and we expect to have that solved within a year.

Seth Porter

Board President

Habitat for Humanity of Mariposa County

650-208-4590





The deadline to return your completed application is October 1, 2025.

If you would like assistance completing the application and related materials you may call 209-966-7444 and leave a message.

Once you have completed the application please return it to one of the following places:

1. E-mail to info@mariposahabitat.org
2. Mariposa County Health and Human Services

5362 Lemee Lane, Mariposa

5026 Broadway, Coulterville

3. Mariposa County Library

4978 10th St., Mariposa

10332 – C Fiske Rd, Coulterville

If you would prefer to return it in person please call 209-966-7444 and leave a message. We will call you back and make arrangements.

Or you can mail it to PO Box 1420, Mariposa CA 95338



OVERVIEW OF FAMILY SELECTION CRITERIA

Financial Criteria

Income is 50 – 80% of Mariposa area median income (AMI) as determined by US Department of Housing and Urban Development (HUD) and adjusted for family size.*

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Mariposa County, CA	\$88,800	Very Low (50%) Income Limits (\$)	32,900	37,600	42,300	46,950	50,750	54,500	58,250	62,000
		Low (80%) Income Limits (\$)	52,600	60,100	67,600	75,100	81,150	87,150	93,150	99,150

*subject to change

Ability to Pay

Applicant's income must be within the criteria of the lending institution. The applicant's income and employment need to be stable and reasonably predictable for at least 3 years into the future.

Applicants must be able to make a \$2,000 impound account deposit prior to occupying the residence. The deposit can be made in installments prior to occupancy. Applicants need to have demonstrated responsibility in meeting financial obligations. They must pay their mortgage on time in full every month. They must have reasonably good credit, with a credit score that indicates that they have made every attempt to meet their debts responsibly. Both their total consumer debt and credit score will be part of their evaluation.

Current Living Conditions



Habitat's homeownership program requires that applicant households currently be living in substandard conditions, which may include heating, electrical, plumbing or other needed repairs that impact the safety of the household. Other criteria include being cost burdened (your current rent exceeds 41% of your income), being in overcrowded conditions, or living in an unsafe neighborhood due to violent crime or drug use.

Willingness to be a partner family

Partnership with an applicant family is the cornerstone of Habitat for Humanity's philosophy and is the foundation of our effort to create simple, decent, affordable housing within Mariposa County. Our mission is to offer applicant families a hand up, not a hand out. Included in this philosophy of partnership are the following expectations:

- Applicants must be willing and able to contribute the required amount of sweat equity hours before and during the construction of their home. All sweat equity hours must be accomplished prior to occupancy.
- Mandatory attendance in home ownership classes provided by our Family Support Committee. These classes are focused on the financial management of mortgage and budgeting issues that accompany successful home ownership. Additionally, there are classes that address home maintenance and repair, while guiding our partner family with yard maintenance and fire clearance issues.



List of Documents to be submitted with the Application

Information Form

Habitat for Humanity of Mariposa County

Proof of Residency

_____ Copy of one of the following for each household member: Social Security Card, Current U.S. Passport, Certified copy of a birth certificate, Certificate of Naturalization, Green Card, Certificate of U.S. citizenship, or Native American tribal document.

Identification

_____ Copy of a birth certificate for each household member under the age of 18.

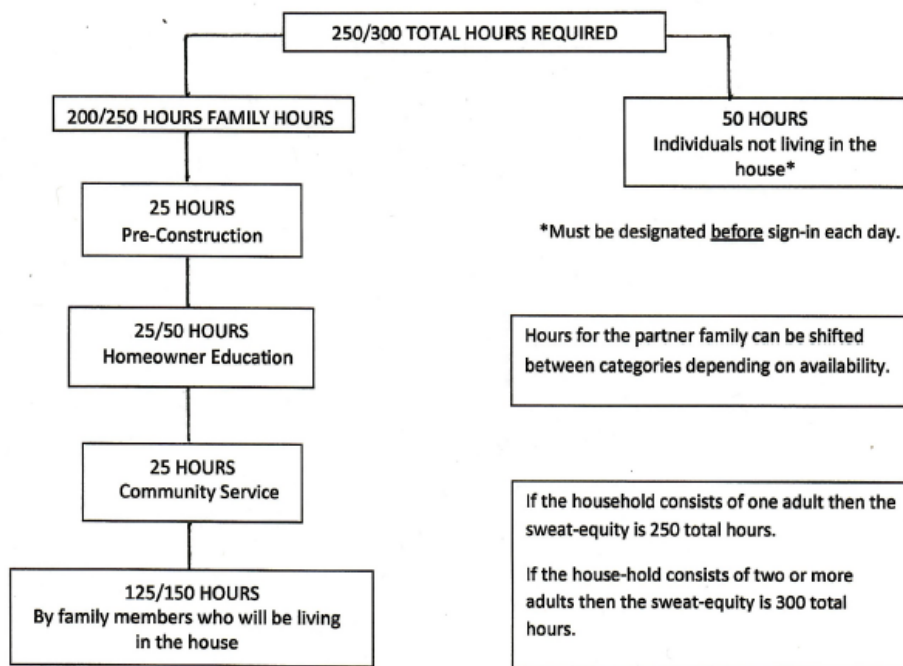
_____ Copy of a driver licenses for each household member over the age of 18.

Verifications & Declarations

_____ Copy of a DMV-issued printout of DMV records for all household members over the age of 18 with a drivers' license;



Sweat-Equity Flow Chart



Opportunities for Earning Sweat Equity

On Site	Off Site	Youth Can Also Help
<p>Specific construction skills are NOT a requirement. Learn as you work with volunteers of every skill level from professionals to new recruits.</p> <ul style="list-style-type: none"> *Site preparation, including removal of weeds, brush, and rocks *Site cleanup, including picking up nails, sweeping, trash cleanup *Insulation installation *Painting interior of the house *Assistance with landscaping *Maintaining a clean, safe work site. *Cleaning and organizing Habitat tools and equipment 	<ul style="list-style-type: none"> *Attending homeowner education classes *Doing mailings/clerical work/making phone calls at Habitat office *Preparing and serving food to volunteers *Writing thank-you notes *Working as a Habitat committee member *Raising funds and doing public-relations activities *Participating in Habitat special events (booth events, etc.) *Participating in other community service activities or self-development activities *Complete a home improvement class at a local store or community event 	<p>Youth under the age of 18 will NOT be permitted to use power tools. If a relative is present, 16 & 17 year olds may work on the site. Children under the age of 16 will not be allowed to work on the site but they can still help earn sweat equity hours.</p> <ul style="list-style-type: none"> *Achieving high standards in school *Raising a report card mark by one letter grade per term *Assisting with Habitat office work *Participating in a Habitat activity *Participate in extracurricular activities such as band, sports, girl or boy scouts, church activities, and the arts



Partner Family: Your Partnership Commitment To Habitat

Habitat For Humanity Of Mariposa County

After being selected and prior to your closing:

1. A \$2,000.00 impound account deposit for real property taxes and hazard insurance
2. Your family completes your sweat equity
3. Completion of all mandatory classes

Your family partnership commitments following closing:

1. Pay your home mortgage on time, and in full, each month
2. Provide continued interior and exterior maintenance for your home
3. Keep your yard and outside areas neat and clean
4. Follow "Firewise" guidelines
5. Support our continued work locally