

Wilkes Habitat for Humanity

Wilkes Habitat for Humanity is an ecumenical Christian housing program. We build houses in partnership with low-income families who live in substandard or otherwise unsuitable conditions who don't qualify for any other type of home loan. Habitat houses are built almost entirely by volunteers who work along with selected families in the building of their homes. Once homes are finished, they are sold to the partner families at no profit with no-interest mortgages. Wilkes Habitat for Humanity receives no government funds and is not a United Way agency. We are supported entirely by donations from businesses, churches, civic groups, and individuals.

Mission Statement: Habitat for Humanity works in partnership with God and people everywhere to develop communities with God's people in need by building and renovating houses so that there are decent houses in decent communities in which people can live and grow into all that God intended.

Becoming a Habitat Home Buyer

First, an appointment must be made with the Habitat office. At this appointment the applicants will go through the application interview and complete the paperwork. After the application is complete, it is forwarded to the Family Selection Committee for review. The committee will evaluate the application based on three areas: housing need, ability to pay and willingness to partner. The application process takes two to three months, in which time the committee will obtain credit references, verify employment and other income, and check court documents for judgments. If the homebuyer applicant meets the initial guidelines, the Family Selection Committee will schedule a home visit to further establish housing need. If the homebuyer applicant meets all qualifications, they are then recommended to the Board of Directors by the Family Selection Committee. If approved by the Board, the homebuyer is notified that final approval is contingent upon completion of a money management class and good faith sweat equity hours. Upon completion of these requirements, the approved homebuyer is placed on a waiting list for construction to begin.

Building houses with God's people in need



Telephone: 336-838-3044
E-mail: admin@wilkeshabitat.org
Visit us on the web at www.wilkeshabitat.org

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To qualify for a Habitat home,

you must have a **housing need**. Some examples of need include no indoor plumbing, poor heating, leaks in the roof, unsafe or unsanitary conditions, and overcrowding. You need to have lived in Wilkes County for at least a year. You must meet the income guidelines for your family size. You must meet other financial guidelines regarding your ability to afford a Habitat house payment and other expenses of homeownership.

When applying for a Habitat

home, you will need to make an appointment with the Habitat office for your application interview. You will need to bring the following items:

- Evidence of all types of current income for the household including 4 weeks of pay stubs from each job, and documentation showing amounts for food stamps, SSI, child support, alimony, disability and social security income.
- A list of your monthly payments including rent, power, phone, cell phone, cable, satellite, water, car payments, all types of insur-

ance, credit card bills, loan payments, medical bills, child care, and school lunches.

- A list of any money you owe including loans, credit cards, hospital and doctor bills, student loans, back taxes, judgments and collections. Please list who you owe, the current balance and your payment agreement.
- Your landlord's name, address and phone number
- Account numbers and balances for savings and checking accounts that you may have.
- Any legal documents you may have concerning divorce, child custody, etc.

With your permission, 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 for credit references.

If you are approved for a Habitat

home you must agree to join in programs to learn the practice of budgeting, home repair and maintenance. You will be required to contribute several hundred hours of labor, or "sweat equity," some of which will be required before final approval and before construction can begin on your home. You will be required to make a \$400 down payment. If you meet the sweat equity, down payment requirements and complete the required homeowner classes, Wilkes Habitat for Humanity will sell you a house at no profit. Habitat house payments include property taxes, insurance, and maintenance escrow and are typically

\$300-\$350 a month. The house payments are used to build more houses with other families in need. **This requires that all house payments be made on time.**

Since Wilkes Habitat for Humanity is funded completely by donations, we can only build houses as land and money become available. We are currently able to build two to three houses per year. Since we are a volunteer organization, Wilkes Habitat does not guarantee a time frame in which an approved applicants home will be built. We make every effort to build homes with those on our waiting list as soon as funds and land are available.

Since Habitat builds on land that is either donated or purchased for a reasonable price, most selected families will not have the opportunity to choose the site for their home. When applying to become Habitat homebuyers, persons should consider whether or not they would be willing to live in a different part of the county than where they live now.

Wilkes Habitat for Humanity

**Office Location: 320 Cothren Street
Wilkesboro, NC 28697**

**Mailing Address: PO Box 1383,
North Wilkesboro, NC 28659**

Phone: 336-838-3044

For Application information

E-mail: admin@wilkeshabitat.org

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