



Habitat’s Affordable Homeownership Program Application Part 1

Habitat for Humanity is an ecumenical Christian ministry that builds and sells safe, decent, affordable homes to qualifying partner families & individuals. Our ministry is made possible through community support, donations, and volunteers who work alongside our homebuyers. Habitat is not a giveaway program: we sell our homes at cost using a zero-interest loan. The monthly Habitat mortgage payment in Alleghany County, NC is expected to be between \$400.00 - \$450.00 per month, including taxes and insurance. Qualifying homebuyers are selected based upon need, the ability to pay, and the willingness to partner.

The qualifications to purchase a Habitat for Humanity home in Alleghany County, NC are:

1. I have a need for affordable housing - one or more of the following:

- I do not own my own home
- My rent and utilities cost too much
- My current housing is overcrowded
- My current housing needs critical repairs

2. I have the ability to pay for a Habitat home - all of the following:

- I have no court judgments filed against me
- I have not declared bankruptcy in the last 3 years
- I have a good history of making payments on time
- My household has had a steady monthly income for the last 2 years
- My household’s pre-tax income falls within these 2015-2016 guidelines:

Family Size	Minimum Income		Maximum Income	
	Monthly	Yearly	Monthly	Yearly
1	\$ 1,188	\$ 14,250	\$ 2,375	\$ 28,500
2	\$ 1,356	\$ 16,275	\$ 2,713	\$ 32,550
3	\$ 1,525	\$ 18,300	\$ 3,050	\$ 36,600
4	\$ 1,694	\$ 20,325	\$ 3,388	\$ 40,650
5	\$ 1,831	\$ 21,975	\$ 3,663	\$ 43,950
6	\$ 1,967	\$ 23,600	\$ 3,933	\$ 47,200
7	\$ 2,102	\$ 25,225	\$ 4,204	\$ 50,450
8	\$ 2,238	\$ 26.850	\$ 4,475	\$ 53,700

3. I am willing to partner with Habitat - if selected, I will do all of the following:

- I agree to attend all required homebuyer education classes
- I agree to pay all closing costs + the first year’s insurance before purchasing the home
- Each applicant in my household agrees to complete 250 hours of “sweat equity”
- I have lived and/or worked in Alleghany County, NC for at least 1 year

To begin the application, complete all information on the back of this document.

Wilkes Habitat for Humanity | Alleghany Partnership

320 Cothren Street, Wilkesboro, NC 28697 | WilkesHabitat.org/Alleghany | 336.838.3044 ext. 2



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Applicant _____

Street Address _____

Mailing Address _____

City _____ State _____ Zip _____

Social Security Number _____

Current Marital Status (Circle One):

Unmarried | Married | Legally Separated

(unmarried includes single, divorced, & widowed)

Phone Numbers:

Home _____

Work _____

Cell _____

Please list everyone who would be living in your home, including you:

Name	Date of Birth

Co-Applicant _____

Street Address _____

Mailing Address _____

City _____ State _____ Zip _____

Social Security Number _____

Current Marital Status (Circle One):

Unmarried | Married | Legally Separated

(unmarried includes single, divorced, & widowed)

Are you a US citizen (or have a Permanent Resident Card or Temporary Protective Status)?

Applicant: Yes _____ No _____

Co-Applicant: Yes _____ No _____

SUBMIT COPIES OF CURRENT PAYSTUBS & OTHER PROOF OF INCOME DOCUMENTS WITH THIS APPLICATION:

Sources of Income	Monthly Income
Employer:	\$ _____
Employer:	\$ _____
Child Support	\$ _____
Other (List):	\$ _____
Other (List):	\$ _____
Monthly Expense Totals	
Rent:	Insurance:
Utilities:	Loans:
Car Payment:	Other:

RELEASE: By signing this document I affirm that all of the information provided is true. I understand that providing false information will prevent me from being considered for a Habitat home. I hereby authorize [Affiliate] Habitat for Humanity and its associated financial partners (Equifax, Yadkin Bank) to access my credit report.

APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

CO-APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

Return completed application **with copies of current pay stubs / proof of income documents** to:
Wilkes Habitat for Humanity Alleghany Partnership — 320 Cothren Street, Wilkesboro, NC 28697

OFFICE USE ONLY: APP DEC | Date Received _____ Letter Date _____
Note: In L In H Jud Cre H DTIR -Prtnr Need -Docs Inc App