

# Habitat’s Affordable Homeownership Program

## Application Part 1

Wilkes Habitat for Humanity is an ecumenical housing 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 0% interest loan. Habitat mortgages average \$375.00 - \$425.00 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 Wilkes Habitat for Humanity home 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 2016 guidelines:

Family Size	Minimum Income		Maximum Income	
	Monthly	Yearly	Monthly	Yearly
1	\$ 1,412	\$ 16,950	\$ 2,175	\$ 26,100
2	<b>\$ 1,612</b>	<b>\$ 19,350</b>	<b>\$ 2,495</b>	<b>\$ 29,950</b>
3	\$ 1,812	\$ 21,750	\$ 2,800	\$ 33,600
4	<b>\$ 2,012</b>	<b>\$ 24,150</b>	<b>\$ 3,220</b>	<b>\$ 38,650</b>
5	\$ 2,175	\$ 26,100	\$ 3,395	\$ 40,750
6	<b>\$ 2,337</b>	<b>\$ 28,050</b>	<b>\$ 3,654</b>	<b>\$ 43,850</b>
7	\$ 2,495	\$ 29,950	\$ 3,912	\$ 46,950
8	<b>\$ 2,658</b>	<b>\$ 31,900</b>	<b>\$ 4,170</b>	<b>\$ 50,050</b>

### 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 or worked in Wilkes County, NC for at least 1 year

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

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**Applicant** \_\_\_\_\_ M F

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** \_\_\_\_\_ M F

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 Wilkes Habitat for Humanity and its associated financial partners (Equifax, Yadkin Bank, and Great State 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 — 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