



Habitat’s Affordable Homeownership Program 2018 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 2018 application period for Part 1 is 4/15/2018 - 9/15/2018.**

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	\$ 2,275	\$ 27,300
2	\$ 1,612	\$ 19,350	\$ 2,600	\$ 31,200
3	\$ 1,812	\$ 21,750	\$ 2,925	\$ 35,100
4	\$ 2,012	\$ 24,150	\$ 3,245	\$ 38,950
5	\$ 2,175	\$ 26,100	\$ 3,508	\$ 42,100
6	\$ 2,337	\$ 28,050	\$ 3,766	\$ 45,200
7	\$ 2,495	\$ 29,950	\$ 4,025	\$ 48,300
8	\$ 2,658	\$ 31,900	\$ 4,287	\$ 51,450

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 Wilkes County, NC for at least 1 year

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

Wilkes Habitat for Humanity

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



Habitat's Affordable Homeownership Program - Application Part 1

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, First National 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 _____

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