

# Habitat’s Affordable Homeownership Program 2019 Application Part 1

Habitat for Humanity is an affordable shelter organization that builds and sells safe, decent, affordable homes to qualifying applicants who successfully complete our partnership program. Our program is made possible through community support, donations, and volunteers who work alongside our homebuyers. Habitat is not a giveaway program: we sell our homes using a 0% interest loan. Habitat mortgages average \$375.00 - \$450.00 per month, including taxes and insurance. **The 2019 application period for Part 1 is 10/1/2019 - 10/31/2019.**

The qualifications to purchase a Habitat for Humanity home include:

**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
- My household’s pre-tax income falls within these 2019 guidelines:

Household Size	WILKES COUNTY, NC		YADKIN COUNTY, NC	
	Minimum	Maximum	Minimum	Maximum
1	\$ 19,560	\$ 31,300	\$ 21,650	\$ 34,650
2	<b>\$ 22,375</b>	<b>\$ 35,800</b>	<b>\$ 24,750</b>	<b>\$ 39,600</b>
3	\$ 25,155	\$ 40,250	\$ 27,840	\$ 44,550
4	<b>\$ 27,935</b>	<b>\$ 44,700</b>	<b>\$ 30,935</b>	<b>\$ 49,500</b>
5	\$ 30,185	\$ 48,300	\$ 33,435	\$ 53,500
6	<b>\$ 32,435</b>	<b>\$ 51,900</b>	<b>\$ 35,905</b>	<b>\$ 57,450</b>
7	\$ 34,655	\$ 55,450	\$ 38,375	\$ 61,400
8	<b>\$ 36,905</b>	<b>\$ 59,050</b>	<b>\$ 40,840</b>	<b>\$ 65,350</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
- Each applicant agrees to complete at least 250 hours of “sweat equity”
- I agree to pay for the first year of homeowners insurance before purchasing the home
- I currently live or work in Surry County, Wilkes County, or Yadkin County in NC
- I would like to live in either the Town of Jonesville (Yadkin Co.) or the Town of Wilkesboro (Wilkes Co.)

**To apply, submit all information outlined on the back of this document:**

Upper Yadkin Valley Habitat for Humanity (UYVHFH) - 336-526-2277  
 Wilkes Habitat for Humanity (WHFH) - 336-838-3044 ext. 2



# Habitat's Affordable Homeownership Program - Application Part 1

**Applicant** \_\_\_\_\_

Street Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security Number \_\_\_\_\_

Phone Number: \_\_\_\_\_

Current Marital Status (Circle One):

Unmarried | Married | Legally Separated | Divorced

Are you a US citizen (or have a legal residency status?)

Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_

**Co-Applicant** \_\_\_\_\_

Street Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security Number \_\_\_\_\_

Phone Number: \_\_\_\_\_

Current Marital Status (Circle One):

Unmarried | Married | Legally Separated | Divorced

Are you a US citizen (or have a legal residency status?)

Co-Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_

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

Name	Date of Birth

**SUBMIT CURRENT COPIES OF DOCUMENTS SHOWING ALL SOURCES OF INCOME ALONG WITH THIS APPLICATION:**

List Sources of Income	Monthly Amount
Source 1:	\$
Source 2:	\$
Source 3:	\$
Source 4:	\$
Source 5:	\$
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 Habitat's program. I hereby authorize Upper Yadkin Valley HFH, Wilkes HFH, and any of their associated credit reporting firms to access my credit report.

APPLICANT SIGNATURE \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT SIGNATURE \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

Return completed application **in a sealed envelope with income documents** to one of the following:

- By mail:* Upper Yadkin Valley Habitat for Humanity, PO Box 581, Elkin, NC 28621
- In person:* Upper Yadkin Valley Habitat for Humanity, 102 E. Market Street, Elkin, NC 28621
- By mail or in person:* Wilkes Habitat for Humanity, 320 Cothren Street, Wilkesboro, NC 28697