



Habitat’s Affordable Homeownership Program

Application Part 1

Hometown Habitat for Humanity’s local affordable housing program builds and sells safe, decent, affordable homes in partnership with qualifying partner families & individuals. 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 at their appraised value using a 0% interest loan.

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 have not owned my own home within the last 3 years
- 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 year
- My household’s pre-tax income falls within these 2021-22 HUD Area Median Income (AMI) guidelines:

Household Size	Wilkes County, NC — Target Program Income — 35%-60% of AMI		Maximum Income Limit
	35% AMI	60% AMI	80% AMI
1	\$14,350	\$ 24,600	\$ 32,800
2	\$16,380	\$ 28,080	\$ 37,450
3	\$18,445	\$ 31,620	\$ 42,150
4	\$20,475	\$ 35,100	\$ 46,800
5	\$22,120	\$ 37,920	\$ 50,550
6	\$23,765	\$ 40,740	\$ 54,300
7	\$25,410	\$ 43,560	\$ 58,050
8	\$27,055	\$ 46,380	\$ 61,800

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 in my household agrees to complete 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 the Town of Wilkesboro, where the next Habitat homes will be built

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

Hometown Habitat for Humanity (HHFH) - 336-838-3044 ext. 2
www.HometownHabitat.org



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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:

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

Name	Date of Birth

List All 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 Hometown Habitat for Humanity, and any of their associated credit reporting firms to access my credit reports.

APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

CO-APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

Return completed application in sealed envelope **with copies of all proof-of-income documents** to:
 Hometown Habitat for Humanity
 Attn: Partner Selection
 320 Cothren Street
 Wilkesboro, NC 28697