

Please provide us with the following information.

Applicant

Name _____

Address _____

City _____

State _____ Zip Code _____

Phone _____

Birth Date _____

Marital Status (mark one)

Married Single Separated

Number of people in your family _____

Co-Applicant

Name _____

Address _____

City _____

State _____ Zip Code _____

Phone _____

Birth Date _____

Mailing Instructions

Once you have filled out this form and answered the questions on the previous page, re-fold this brochure and tape it shut at the places indicated. Use a first-class postage stamp. You must tape it shut and use proper postage for this form to be delivered by the postal service.

-- You may also mail this form in a standard envelope.



Place A
First Class
Postage
Stamp Here

Tape Here

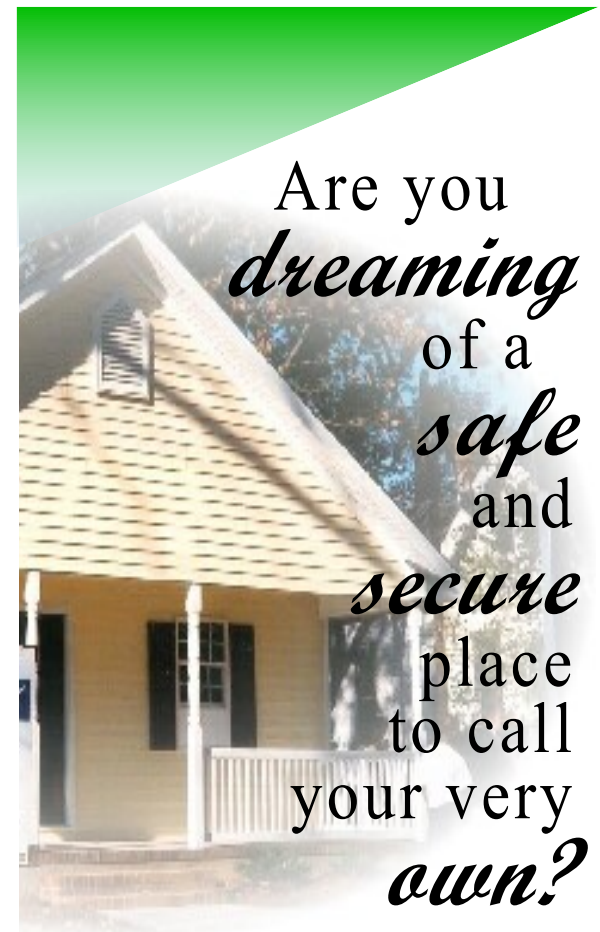
Tape Here



Wilson Area Habitat for Humanity

PO Box 1973

Wilson, NC 27894



Are you
dreaming
of a
safe
and
secure
place
to call
your very
own?

Those dreams can
become *reality!*



GUIDELINES TO OBTAINING HOUSING

Working with



A few key points . . .

- * We build homes in partnership with people who are unable to secure a conventional mortgage.
- * Habitat is a non-denominational Christian housing ministry. Most labor is done by partner homebuyers and volunteers.
- * The homebuyer is required to pre-pay closing costs before the house is completed.
- * Habitat mortgages are interest free, saving buyers many thousands of dollars.
- * The monthly mortgage payments that homeowners make go into a fund to help other families own their own homes.
- * In addition to monthly house payments, each homeowner must pay for their utilities, home maintenance and other standard expenses.
- * Habitat is an equal opportunity lender.

Contact Us

If you have any questions, please contact the WAHFH office.

Phone #: (252)291-0816

Fax #: (252)265-4249

E-mail: info@wilsonhabitat.org

Web Site: www.wilsonhabitat.org

The selection of families who purchase homes from the Wilson Area Habitat for Humanity will be done by the Homeowner Selection Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion or marital status.

Qualifying

In order to build a home with Habitat for Humanity, you must meet 4 basic requirements.

1. I have a need for decent housing.
2. I have the ability to pay for a home.

As a homebuyer, it is necessary that you have a steady income history. Income may be from wages or other sources, such as disability or public assistance. Check the chart below to see if your income is within our guidelines (these 2016 numbers change yearly).

Family Size	Minimum Annual Income*	Maximum Annual Income*
1	\$10,260	\$22,230
2	\$11,730	\$25,415
3	\$13,200	\$28,600
4	\$14,640	\$31,720
5	\$15,840	\$34,320
6	\$17,010	\$36,855
7	\$18,180	\$39,390
8	\$19,350	\$41,925

* Gross Income

3. I am willing to partner with Habitat.

Your partnership with Habitat will mean putting in 200 hours (for a 1-adult family) or 250 hours (for a 2-adult family) of "sweat equity," first working on other families' homes, then building your own. You will also attend homeowner education classes. Consider that this partnership may involve 20-25 hours per month of extra work in addition to your regular employment. We can customize the building process to accommodate your abilities and/or physical limitations.

4. I have lived or worked in Wilson County for the previous 12 months. I am a permanent resident of the United States.

If you're not sure if you meet the guidelines for qualifying, please call us!

252-291-0816

How selection works

Submitting this completed brochure to the Wilson Area Habitat office will get you started on a path that can lead to your new front door. Here is how the applicant selection process works:

After your brochure arrives at the Habitat office, you will be invited to a meeting where the entire Habitat selection process and the responsibilities of applicants are explained. At that meeting, you will receive a full application for admission to the Habitat housing program.

When your application is complete, with all documentation, the Homeowner Selection Committee will review your application. A credit check and criminal background check will be obtained. Interviews and a visit to your home may be scheduled.

When the committee is satisfied with your qualifications, a Partnership Agreement will be signed. When your house is completed, we will all celebrate with you as you receive your keys and move into your new home. Over the next 20-25 years, you will make payments to Habitat and build wealth through the value of your home.

Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

- - Including all sources of income, what is your monthly income? (include such things as SSI, child support, wages)

\$ _____ per month