

**HOMEBUYER INTEREST FORM**

First Name (Nombre) \_\_\_\_\_

Last Name (Apellido) \_\_\_\_\_

Street Address (Dirección)  
\_\_\_\_\_  
\_\_\_\_\_

City (Ciudad), State (Estado)  
\_\_\_\_\_

ZIP Code (Código postal) \_\_\_\_\_

Email Address (Dirección de correo electrónico)  
\_\_\_\_\_

Phone Number (Número de teléfono)  
\_\_\_\_\_

**Co-Applicant**

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_

**Mailing Instructions**

Once you have filled out this form, 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.

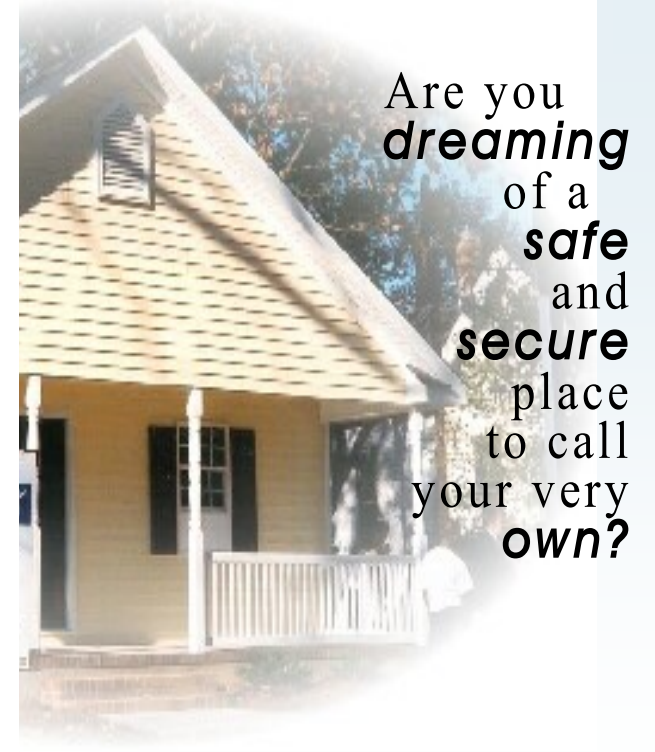
-- You may also mail this form in a standard envelope or drop off at the Wilson Area Habitat for Humanity office at 405 W Nash St. Suite 203.

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 a *reality!*



Wilson Area Habitat for Humanity Housing Program

## Wilson Area Habitat for Humanity Housing Program

- We build homes in partnership with people who are unable to secure a conventional mortgage.
- Habitat for Humanity is a non-denominational Christian housing ministry. Most labor is done by partner families and volunteers.
- Habitat mortgages are interest free, saving buyers many thousands of dollars.
- The monthly mortgage payments of our partner families go into a fund to help other families own their own homes.

### Qualifications for Home Ownership

Even if you think you may not qualify for Habitat Homeownership, we hope you will come to an Application Information Meeting and consider applying. You are always welcome to call our office at (252) 291-0816 if you have any questions.

#### **Eligibility:**

In order to partner with Wilson Area Habitat for Humanity, an applicant must meet Habitat for Humanity's four selection criteria:

- 1. Need for adequate housing**
- 2. Ability to pay for a home**
- 3. Willingness to partner with Habitat for Humanity**
- 4. Live or work in Wilson County**

#### **1. Need for adequate housing:**

In order to partner with Wilson Area Habitat for Humanity, an applicant must currently live in housing that is inadequate.

For example:

- The home is too small for the family and overcrowded.
- Significant plumbing, electrical, heat/AC or structural problems.
- Recurrent criminal activities near your home.
- The cost of housing is a disproportionate amount of the monthly income.

#### **2. Ability to pay for a home:**

WAHFH homeowners buy their houses so they must be able to afford a monthly zero interest mortgage payment between \$300 – \$600. Applicants with excessive debt and outstanding judgements or liens are encouraged to resolve those matters before application. Homeowners must also agree to pay the down payment/closing costs related to the purchase of the home.

Homeowners must have a steady income history. Income may be from wages or other sources, such as disability or public assistance. Check out the chart below to see if your income is within our guidelines.

### 2017 Income Qualifications:

Number in Family	Gross Annual Income Between
1	\$12,060 – \$27,300
2	\$16,240 – \$31,200
3	\$20,420 – \$35,200
4	\$24,350 – \$38,950
5	\$26,300 – \$45,100
6	\$28,250 – \$45,200
7	\$30,200 – \$48,300
8	\$32,150 – \$51,450

#### **3. Willingness to Partner with Habitat for Humanity**

Habitat Homeowners enter into a partnership with WAHFH.

Family partnership requirements include:

- Sweat equity (construction work, community service, and homeowner education) of up to 200 hours (for a 1-adult family) or 250 hours (for a 2-adult family)
- Agreement to attend homeowner education workshops

#### **4. Live or work in Wilson County**

To qualify for Wilson Area Habitat Homeownership, applicants must have lived or worked in Wilson County for the previous 12 months.

### The First Step

To receive an application, you must attend an Applicant Information Meeting – which is also an excellent opportunity to get answers to all of your questions about WAHFH home ownership. Please complete the **Homebuyer Interest Form** (other side) and mail to WAHFH.

**-OR-**

You may also visit our website at [www.wilsonhabitat.org](http://www.wilsonhabitat.org) and submit a Homebuyer Interest Form online. Our physical address is 405 West Nash Street Suite 203, Wilson, NC.

**For more information:**

**Call (252) 291-0816**

**Applicant Information Meetings are scheduled when homeowner opportunities become available. Future homebuyers will be notified by telephone when the next meeting is scheduled.**

**At Wilson Area Habitat for Humanity, our vision is “A world where everyone has a decent place to live.” and we encourage everyone who is interested in affordable home ownership to find out more!**

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

