

HOMEBUYER INTEREST FORM (This is not the application)

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 so the address shows on the outside 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.

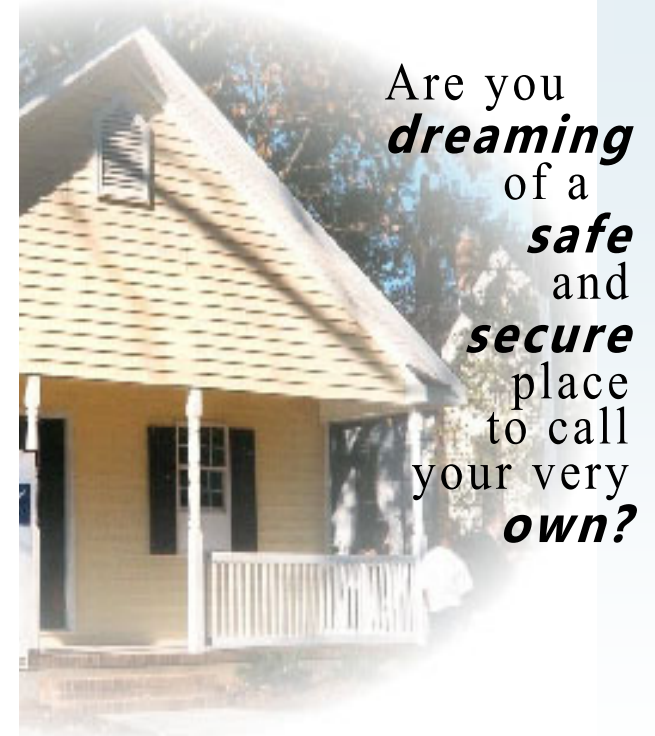
Tape Here

Tape Here

Place A
First Class
Postage
Stamp 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!***



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. Partner families and volunteers help build our homes.
- ◆ Habitat mortgages are interest free, saving buyers many thousands of dollars.
- ◆ The monthly mortgage payments of our partner families go toward helping build more homes for other families in Wilson County.

Qualifications for Home Ownership

Even if you think you may not qualify for Habitat Homeownership, we hope you will come to a Homeowner 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 four 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 for at least 1 year prior to application**

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.
- There are significant plumbing, electrical, heat/AC or structural problems.
- Housing is in an unsafe area.
- The cost of housing is disproportionate to the monthly income.

2. Ability to pay for a home:

Homeowners buy their houses so must be able to afford a monthly mortgage payment in the range of \$400 – \$700. Applicants with excessive debt and outstanding judgments or liens are encouraged to resolve those matters before application. Homeowners must also agree to pay a modest down payment toward 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.

2022 Income Qualification:

Number in Family	Gross Annual Income Range
1	\$17,544—\$32,582
2	\$20,038—\$37,213
3	\$22,554—\$41,885
4	\$25,048—\$46,516
5	\$27,060—\$50,254
6	\$29,073—\$53,991
7	\$31,063—\$57,688
8	\$33,075—\$61,425

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 at least 200 hours (for a 1-adult family) or 250 hours (for a 2-adult family)
- Agree 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 apply, 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 visit our website at www.wilsonhabitat.org and submit a Homebuyer Interest Form online. (This is *not* an application.)

Our administrative office is located at 405 West Nash Street Suite 203, Wilson, NC.

For more information:

Call (252) 291-0816

Email director@wilsonhabitat.org

Applicant Information Meetings are scheduled when homeowner opportunities become available. Those who have submitted their Homebuyer Interest Form (other side of this page) will be notified by telephone and/or email when the next meeting is scheduled. You must attend an Information Meeting to receive an application.

At Wilson Area Habitat for Humanity, our vision is “A world where everyone has a decent place to live.” 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. We comply with Federal Fair Housing Standards and do not discriminate on the basis of race, sex, color, age, handicap, religion or marital status.

