Wilson Area Habitat for Humanity
Repairs Ministry
Summary for Potential Applicants

- Applicants must own their home and land and live in the home as their primary residence.

- Applicants must meet Habitat requirements regarding need for adequate shelter, willingness to partner with Habitat, and ability to pay at some level depending on income and cost of repair.

- Applicants will be screened and selected by Family Selection & Support Committee (FSS), with board approval.

- Wilson Community College Building Construction Technology program will provide assessment of potential repair projects and labor for selected projects, as appropriate. For repairs that require licensed contractors (electrical, plumbing, etc.), we will hire local businesses as needed.

- Repayment for repairs costing less than $5,000 *may be* partially forgiven, depending on the homeowner's ability to pay and other considerations. Each situation will be assessed by the FSS Committee who will make a recommendation to the board. However, all selected homeowners will be asked to contribute or raise money as they are able to help offset the cost of the repairs.

- Repairs costing $5,000 or more will be scheduled for repayment pursuant to a promissory note according to the homeowner's ability to pay.

- In accordance with Habitat practices and principles, selected homeowners will be required to provide some level of "sweat equity" in accordance with their abilities and the cost of the repairs.

- Volunteers will be encouraged to participate as appropriate.

- Documents required for application include:
  1. Bank statements for the preceding 2 months
  2. Tax return for the most recent year
  3. Proof of income (recent pay stubs, verification letter, etc.)
  4. Utility bills for the preceding 2 months
  5. Proof of ownership of the property (deed, city/county tax document)
  6. Copy of mortgage payments/bills for preceding 2 months
  7. Copy of any liens on the property
  8. Any written estimates received of requested repairs
  9. Proof of identification