

## How can I qualify for a Habitat home?

You may be eligible for a Habitat home if you meet the following guidelines: Need, Ability to Pay and Willingness to Partner.

**1. I am a full-time resident or employee in Monongalia County, WV.**

Yes  No

**2. I have the ability to pay for a 20-year mortgage.**

Yes  No

**3. I have housing need:**

- I do not own the home I live in
- My current housing is inadequate and /or the conditions are sub-standard

**4. I fit the income and housing qualifications below:**

<u>FAMILY SIZE</u>	<u>MINIMUM INCOME</u>	<u>MAXIMUM INCOME</u>
1	\$15,750	\$22,500
2	\$17,967	\$25,667
3	\$20,242	\$28,917
4	\$22,459	\$32,084
5	\$24,267	\$34,667
6	\$26,075	\$37,250
7	\$27,884	\$39,834
8	\$29,855	\$42,650

**5. I have the ability to pay:**

- I do not have excessive credit card debt or multiple bills in collections (excluding medical debt)
- I have not declared bankruptcy in the last 3 years
- I have had stable income for the last 12 months

Yes  No

**6. I am willing to partner with Habitat:**

Every person in our household over the age of 18 is willing to partner with Habitat by performing 300 plus hours of "sweat equity" building mine and my neighbors homes. **This partnership will require you to commit to 25 hours a month.**

Yes  No



## Mon County Habitat for Humanity, Inc.

If you can answer YES to our basic guidelines, then please complete and submit this form along with your **non-refundable \$20 application fee**. This fee is used to purchase your credit report.

We will notify you of your eligibility to continue the application process.

Return to Mon Co Habitat for Humanity, 251 Don Knotts Blvd., Morgantown WV 26501

If you are not if you meet these guidelines, then please call us—(304) 292-0914

NAME \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_ ZIP \_\_\_\_\_

HOME PHONE \_\_\_\_\_

CELL PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_

CO-APPLICANT \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_ ZIP \_\_\_\_\_

HOME PHONE \_\_\_\_\_

CELL PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_

Are you (and Co-Applicant) a US Citizen or legal permanent resident?

YES  NO

Please list all who will be living in the home:

NAME SEX YEAR OF BIRTH

\_\_\_\_\_ M/F \_\_\_\_\_

\_\_\_\_\_ M/F \_\_\_\_\_

\_\_\_\_\_ M/F \_\_\_\_\_

\_\_\_\_\_ M/F \_\_\_\_\_

\_\_\_\_\_ M/F \_\_\_\_\_

Please list **ALL SOURCES** of income. This includes jobs, social security, disability, child support, rental properties etc. A separate page may be attached if necessary.

<u>Source of income</u>	<u>Gross amount (before taxes)</u>	<u>How often is income received?</u>
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

Applicant signature: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_

RELEASE: By my signature I affirm that the above information is true. I understand providing false information could cause me to not qualify to purchase a Habitat home. I authorize Mon County Habitat for Humanity to obtain my credit report to my eligibility for the Habitat program.