



Habitat for Humanity of Kanawha  
and Putnam Counties  
815 Court Street  
PO Box 70160  
Charleston, WV 25301  
720-0141

## Applying To Become a Habitat for Humanity Homeowner

Habitat for Humanity is a non-profit Christian Housing ministry that builds houses in partnership with low-income families in need. Habitat is looking for families who have lived in Kanawha or Putnam County for at least a year and:

- ◆ Live in a house/apartment that is in bad condition or is very overcrowded (3 or more per bedroom)
- ◆ Have a steady, dependable income that falls within published Habitat guidelines (see next page) that allows you to be able to afford the monthly payments, utilities, and maintenance on the home
- ◆ Have a credit history of paying on what you owe including no bankruptcy within the last year
- ◆ Are willing to put in a certain number of hours toward construction and homeownership classes

### Ability to Pay

If you are approved you will have the opportunity to purchase a new or renovated home at a very low price, and receive a 20 year no-interest loan with which to buy it. Families will be expected to make a down payment of about \$700, but will have about a year to save for this. After a family moves in they will be responsible for house payments of approximately \$300 a month.

### Partners

Families will be expected to participate in the construction of their own house and also to help other families. Each single parent family must contribute 250 hours of "sweat equity" with 150 hours being completed before construction can begin on their house. A two-parent family must contribute 500 hours with 250 hours being completed before their own construction.

### How Long Will it Take?

We will be accepting applications on or before the following dates: **July 1<sup>st</sup> 2007, October 1<sup>st</sup> 2007, January 1<sup>st</sup> 2008, or April 1<sup>st</sup> 2008.** A fully completed application (including all additional information) must be in by these dates or they will not be considered until the following application period. Example: if we receive your application on July 14<sup>th</sup> it will not be considered until October. It will take approximately 2 months from the above dates for us to let you know if your application will be approved. After approval, most families will wait up to 18 months before they are in their house. It does take patience to work with Habitat, but most families find that homeownership and a no-interest mortgage is worth the wait!

### Filling out the application:

1. If you have problems with the application, please call the Habitat office (720-0141).
2. Please send along with your application: 1) a copy of a typical pay stub and/or a letter from a human service agency stating any benefits (SSI, TANF, Medical, Social Security, Food Stamps, etc.); 2) a copy of your tax return (form 1040, 1040A, or 1040EZ) from the previous year, or an IRS or State Tax Department return information sheet.
3. Keep a copy of the application for your records.
4. Return the application to the Habitat office before **July 1<sup>st</sup> 2007, October 1<sup>st</sup> 2007, January 1<sup>st</sup> 2008, or April 1<sup>st</sup> 2008.** (the address is at the top).

# BECOMING A HABITAT FOR HUMANITY HOMEOWNER

1. **Make sure you qualify on the basis of Household Income** – Figure out how much money You make in a month/year (based on what you make now). In the table below, find the number of people in your household and see if your income falls between the guidelines (gross pay before taxes): **If your income falls between the guidelines, go on to step 2.**

NUMBER IN HOUSEHOLD	YOU MUST MAKE AT LEAST....	....BUT NOT MORE THAN
1	\$750 month (\$9,000 year)	\$1,570 month (\$18,850 year)
2	\$900 month (\$10,800 year)	\$1,795 month (\$21,550 year)
3	\$1000 month (\$12,000 year)	\$2,020 month (\$24,250 year)
4	\$1,150 month (\$13,800 year)	\$2,245 month (\$26,950 year)
5	\$1,300 month (\$15,600 year)	\$2,425 month (\$29,100 year)
6	\$1,400 month (\$16,800 year)	\$2,604 month (\$31,250 year)
7	\$1,500 month (\$18,000 year)	\$2,783 month (\$33,400 year)
8+	\$1,700 month (\$20,400 year)	\$2,962 month (\$35,550 year)

2. **Have you lived in Kanawha or Putnam County for at least one year?** If yes, go on to step 3.

3. **Are you willing and able to help build your own home, and the home of someone else?** If you are, then go on to #4.

4. **Fill out the application forms:** Use this checklist to make sure you do it correctly:

- Application Form Completed
- Employment Verification (top part filled out by you) and a copy of average pay stub
- Copy of income tax return
- Copies of support benefits statements (food stamps, child support, SSI, etc.)
- Mail or deliver to: PO Box 70160 (815 Court Street across from Green's Feed and Seed) Charleston, WV 25301
- Make sure your application is to the office before the application period begins. The application periods begin on **July 1<sup>st</sup> 2007, October 1<sup>st</sup> 2007, January 1<sup>st</sup> 2008, or April 1<sup>st</sup> 2008.** If they are not in by these dates you will have to wait until the next application period begins



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

## 1. APPLICANT INFORMATION

Your Name: \_\_\_\_\_ Date: \_\_\_\_\_

Your Mailing Address: \_\_\_\_\_ Have you applied to Habitat before?  
Yes / No

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Your Street Address (if different): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Your Social Security Number: \_\_\_\_\_ Your Birthdate: \_\_\_\_\_

Are you married? Yes / No Is your spouse living in the home, if not please explain:  
(circle one)

**Co-Applicant Information** (If you are married, have a live-in partner, or another adult in the home this section is for them)

Co-Applicant Name: \_\_\_\_\_

Co-Applicant Social Security Number: \_\_\_\_\_ Co-Applicant Birthdate: \_\_\_\_\_

How long have you lived at the address listed above?  
If less than 5 years, list below all the places you have lived for the last 5 years:

Address	From	Until	Why did you move?

### List the names of all the people who live in your home, including yourself:

Full Name	Age	Relationship (son/daughter, etc.)	Social Security #	Dependent on tax return? Y/N

## 2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat equity" hours. Your help in building your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities.

**I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:**

Applicant	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Co-Applicant	<input type="checkbox"/>	<input type="checkbox"/>

### 3. PRESENT HOUSING CONDITIONS

**Describe your Present Housing:**

Own or Rent? If you own your residence, is there a mortgage?

If yes, what is the monthly payment? \$ How much do you still owe? \$

If you rent, what is your monthly payment? \$ /month

Who do you pay your monthly house payment/rent to? (Name of Landlord or Bank)

Address: Phone #:

Account number (if mortgage):

Do you have.... (answer "Y" or "N")

A kitchen? A living room? A family/rec room? A Dining room? Utility room?

What is the condition of the home that you live in now? (Circle One) Good/Fair/Bad How many bedrooms?

Is it overcrowded? What kind of problems does it have?

### 4. ASSETS

**List Checking and Savings Accounts Below**

Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
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Balance \$	Balance \$
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Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, savings & Loan, or Credit Union:
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Balance \$	Balance \$
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<p>Do you own a:</p> <p>Stove <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Refrigerator <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Washer <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Dryer <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p>	<p>Do you own a: <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Car (#1) <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Make and Year: _____</p> <p>Car (#2) <span style="margin-left: 100px;">Yes</span> <span style="margin-left: 50px;">No</span></p> <p>Make and Year: _____</p>
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### 5. EMPLOYMENT INFORMATION

**Income from Employment: List each working person living in your home who has an income from a job. Everyone who lives in your home and has income from a job MUST be listed here. It is very important that you fill this section out completely and truthfully.**

Name	Employer and Employer's Address	How long?	Gross Pay (before tax)
			\$ _____ per month
			\$ _____ per month
			\$ _____ per month

## 6. MONTHLY EXPENSES AND INCOME

You should list here anything that you pay, or should be paying, every month. Also, if there are things you pay quarterly or yearly, you need to divide the amount by the number of months and list it here (example: Car Insurance that you pay \$90 quarterly would be listed as \$30 monthly, or yearly personal property tax of \$120 would be listed as \$10 per month).

### Regular Monthly Expenses

Rent or Mortgage	_____
Electricity	_____
Gas	_____
Water	_____
Sewer	_____
Trash Removal	_____
Phone	_____
Cell Phone/ Pager	_____
Cable	_____
Homeowners or Renters Insurance	_____
Real Estate Taxes	_____
House Maintenance	_____
Vehicle Payment(s)	_____
Gasoline	_____
Vehicle Maintenance	_____
Auto Insurance	_____
Vehicle License/Taxes	_____
Bus/Cab Fare	_____
Grocery Store (include food household items, soap, shampoo, anything you normally buy from the grocery store)	_____
Meals Out	_____
Hair Cuts	_____
Pet Care	_____
Laundromat/detergents	_____
Clothing	_____
Child Care	_____
Medicine	_____
Doctor Bills	_____
Medical Supplies	_____
Medical Insurance	_____
Vacation/Movies	_____
Entertainment	_____
Cigarettes/Tobacco	_____
Soft Drinks	_____

Other Insurance	_____
Gifts	_____
Computer/Internet	_____
Dry Cleaning	_____
Church Offering	_____
Anything Else:	_____

**All Monthly Expenses:** \_\_\_\_\_

### Debts

List here any person, company, or credit card you owe money to, how much you owe them, and how much you actually pay them each month. Fill this form out **completely and truthfully** even if you are not making payments.

<u>Who you owe</u>	<u>Total Debt</u>	<u>Monthly Payment</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**All Debts:** \_\_\_\_\_

### Monthly Income

Monthly Take Home Pay	_____
Monthly Food Stamps	_____
Monthly Child Support	_____
Monthly Alimony	_____
Gov. Income (SSI, TANF, etc.)	_____
Other Income	_____

**Total Income:** \_\_\_\_\_

**# 1 All Monthly Expenses:**

\_\_\_\_\_

**#2 All Monthly Debt Payments:**

\_\_\_\_\_

**Add #1 and #2.  
#3 Total Expenses:**

\_\_\_\_\_

**#4 Total Monthly Income:**

\_\_\_\_\_

**Subtract #3 from #4.  
#5 Difference:**

\_\_\_\_\_

