

What is Habitat for Humanity?

Mon County Habitat for Humanity is a Christian housing ministry. With the help of volunteer labor, we build simple, decent homes in partnership with low-income families. Selected families help build these homes and purchase them with a 20-year interest free mortgage.



Postage
Stamp

Mon County
**Habitat
for
Humanity**
ReStore
251 Don Knotts Blvd. Morgantown, WV 26501

You can own your own home through Habitat for Humanity



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.

You must be in agreement with all of the statements below:

1. I have been a full-time resident or employed in Monongalia County, WV

Yes No

2. I have the ability to assume responsibility for a 20-year mortgage.

Yes No

3. I have a housing need.

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

Yes No

4. I fit the income and housing qualifications below:

• The collective incomes of all family members falls within the following guidelines*:

Yes No

| FAMILY SIZE | MINIMUM INCOME | MAXIMUM INCOME |
|-------------|----------------|----------------|
| 1 | \$14,945 | \$25,620 |
| 2 | \$17,080 | \$29,280 |
| 3 | \$19,215 | \$32,940 |
| 4 | \$21,350 | \$36,600 |
| 5 | \$23,065 | \$39,540 |
| 6 | \$24,780 | \$42,480 |
| 7 | \$26,495 | \$45,420 |
| 8 | \$28,210 | \$48,360 |

You do not need to be affiliated with any church or religion in order to qualify for a home, nor do you need to own your own land.

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 putting in 300 hours of "sweat equity" building my and my neighbors' homes. (Consider that this partnership may involve 20-20 hours per month of extra work in addition to your regular employment).

Yes No

If you can answer yes to our basic guidelines, then please complete and submit this pre-application form along with your non-refundable \$20.00 application fee. This fee is used to purchase your credit report. We will notify you of your eligibility to continue the application process.

Send it to: Mon County Habitat for Humanity | 251 Don Knotts Blvd, Morgantown, WV 26501
OR

If you're not sure you meet the guidelines, then please call us! Our number is 304.292.0914.
We would enjoy talking with you about our program.

NAME _____
 STREET _____ APT _____
 CITY _____ STATE _____ ZIP _____
 HOME PHONE _____
 WORK PHONE _____
 CELL PHONE _____
 EMAIL _____
 SS# _____
 CO-APPLICANT _____
 STREET _____ APT _____
 CITY _____ STATE _____ ZIP _____
 HOME PHONE _____
 WORK PHONE _____
 CELL PHONE _____
 EMAIL _____
 SS# _____

Please List all who will be living in this home:

| NAME | SEX | YR OF BIRTH |
|-------|-------|-------------|
| _____ | F / M | _____ |
| _____ | F / M | _____ |
| _____ | F / M | _____ |
| _____ | F / M | _____ |
| _____ | F / M | _____ |
| _____ | F / M | _____ |

Please list **all sources** of income. This includes jobs, social security, disability, food stamps, child support, rental properties, etc. A separate sheet of paper may be necessary.

| SOURCE OF INCOME | GROSS AMOUNT (BEFORE TAXES) | HOW OFTEN IS INCOME RECEIVED? |
|------------------|-----------------------------|-------------------------------|
| _____ | \$ _____ | _____ |
| _____ | \$ _____ | _____ |
| _____ | \$ _____ | _____ |
| _____ | \$ _____ | _____ |

APPLICANT SIGNATURE _____

CO-APPLICANT SIGNATURE _____

DATE SIGNED _____

Are you (and Co-Applicant) a US Citizen or legal permanent resident? YES NO



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