

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 (please choose yes or no):

1. I have been a full-time resident or employed in **Monongalia or Preston 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:

Family Size	1	2	3	4	5	6	7	8
Min. Income	\$29,850	\$34,100	\$38,350	\$42,600	\$46,050	\$49,450	\$52,850	\$56,250
Max. Income	\$35,820	\$49,920	\$46,080	\$51,120	\$55,260	\$59,340	\$63,240	\$67,500

Yes No

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 250 hours of "sweat equity" building my and my neighbor's homes. (Consider that this partnership may involve 25 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 to:

Mon Valley Habitat for Humanity at 1825 Earl L. Core Road Morgantown, WV 26505
OR
info@monvalleyhfh.org

You can also apply online at www.monvalleyhfh.org/the-process/qualify-quiz/

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 # _____

Are you (and co-applicant) a U.S. Citizen or legal permanent resident?
 Yes No

Please list all who will be living in this home:

Name	Sex	Birth year
_____	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. Use back of sheet if necessary.

Source of Income	Gross Amount (before taxes)	How often is income received?
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

Applicant Signature

Co-Applicant Signature

Date Signed

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 Valley Habitat for Humanity to obtain my credit report.

