

Wimberley Valley Habitat for Humanity

P. O. Box 1205

Wimberley, TX – 78676

Wimberley Valley Habitat for Humanity is an equal opportunity lender

Dear Applicant:

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines to qualify:

- 1) You must have a housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
- 2) You must demonstrate the ability to repay the 25 year no interest loan. Your employment record should be steady and you should meet the income guidelines for the number of people in your household.

Household Size	Minimum Monthly Income Required	Maximum Monthly Income allowed
1	\$1848	\$2888
2	\$2138	\$3178
3	\$2428	\$3468
4	\$2718	\$3758
5	\$3008	\$4048

For each additional member of the household add \$290.

- 3) With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references. Also, you need to list the names, addresses and telephone numbers of three people who know you. You will contact these individuals to provide us reference statements about you which will be submitted with your application.
- 4) You must live in the 78676 zip code or in the Wimberley Independent School District presently and for at least six (6) months prior to the time of your application.
- 5) If you are approved for a Habitat home, you will be asked to join in programs to learn and practice budgeting, home repair, and maintenance.
- 6) If approved for a Habitat home, you will be required to work 300 hours of sweat equity before home ownership.

- 7) If approved for a Habitat home, about \$500 to \$600 will be needed for escrow, insurance and closing costs. You will have some time to save this money before closing if your family is selected.
- 8) If you are approved for a home and if you meet the sweat-equity, down payment and nurturing requirements, then we will sell you a home at cost. Habitat house payments include mortgage principal at 0% interest, taxes, and insurance (on a 25-year note). The mortgage principal house payments will be used by Habitat to build more houses with other people like you. This requires that you make these payments on time.

Families are selected from our current applicants for this year. Acceptance of an application does not guarantee that you will receive a home. However, we make every effort to build homes with those who qualify and ask that you resubmit an application next year if you are not selected this time.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application. All information is considered confidential and is to be used only for family selection. We are very willing to help you fill out this application and arrange a time to meet with you. Please contact Lu Ann Long at WVHH2017@gmail.com

Applications are to be mailed to: **Wimberley Valley Habitat for Humanity, Attention: Family Selection, P. O. Box 1205, Wimberley, Texas 78676.**

NOTICE: *The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580*



Date: _____

Prequalification Questionnaire (Revised 01/30/2017)

This questionnaire will be used to determine if you might be eligible to be considered for a Habitat for Humanity home. Completion of this questionnaire does not guarantee selection. This form is two-sided. You will be asked to verify all information.

Applicant Name: _____ **Co-Applicant Name:** _____

Address: _____

Phone _____ **Alternate Phone** _____ **Email:** _____

Children and ages living in the home:

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Others living in the home:

Name: _____ Relation: _____

Name: _____ Relation: _____

Do you own or rent your present home? _____

What is your present monthly rent or mortgage? \$ _____/month

Work History form past five (5) years:

Applicant:

Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Co-Applicant:

Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Previous Employer: _____ How long? _____

Total monthly income from all sources including child support, and assistance:

Applicant	Co-Applicant	Total
_____	_____	_____

Total monthly bills including child support, utilities, credit cards, rent mortgage:

Applicant	Co-Applicant	Total
_____	_____	_____

List three (3) individuals who know you:

Name: _____	Phone: _____	Address: _____
Name: _____	Phone: _____	Address: _____
Name: _____	Phone: _____	Address: _____

Along with this application, please submit a reference statement from each of the above listed individuals.

Why do you need a Habitat for Humanity home?

Mail this form to:

Wimberley Valley Habitat for Humanity, Attn: Family Selection, P. O. Box 1205, Wimberley, TX 78676