



Dear Habitat Applicant,

Thank you for your interest in Brunswick County Habitat for Humanity. Enclosed you will find our current application and additional information related to our homeownership program. Once you have reviewed the selection criteria and feel that you may qualify for our program, gather **copies** of the documents listed on the checklist. After you have completed the application and gathered all the requested documents, please return it all to our office at:

Brunswick County Habitat for Humanity
Homeowner Services
1323 Stone Chimney Road SW
Supply, NC 28462

Please Note: If your application is incomplete or all requested documents are not submitted, we will not be able to process your application. Please do not submit originals, only copies we may keep, of the requested documents.

Again, thank you for your interest in the Brunswick County Habitat for Humanity homeownership program and we hope to speak to you soon regarding this program.

Sincerely,
Amy Jo Westbrooks
Family Service Manager
(910) 454-0007

Overview of Habitat's Homeownership Program

It is the mission of Brunswick County Habitat for Humanity to put God's love into action by bringing people together to build homes, communities and hope. We do this by partnering with volunteers and families to build decent, affordable housing for those in need. Habitat homes are then sold at no profit to families through an affordable zero-interest mortgage loan.

To qualify for the program, families must:

1. Demonstrate a need
2. Ability to pay a modest mortgage
3. Be willing to partner in the building of their home

Equal Housing Opportunity Provider:

Families who apply to purchase a home from Brunswick County Habitat for Humanity will be approved by the Board of Directors in a way that does not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, or because all or part of the applicant's income is derived from public assistance programs.

Homeownership Selection Criteria

Residency

- All applicants must be a legal citizen or legal resident of the US
- All applicants must have lived in Brunswick County for the last 12 months

Need

- Living in overcrowded or unsafe conditions
- Subsidized, temporary or public housing
- Substandard housing or homeless
- Housing expenses greater than 30% of income
- Unable to get a home loan from any other source

Ability to pay

- Income: Households with income from 35% to 70% of the area median income (AMI). (See chart below). Income amounts including wages, Social Security, Social Security Disability, child support, other forms of reported income, and all debt will be considered.
- Debt: You should not have more than 15% of gross income going toward paying debts. Exception: If it is determined that your write offs, and collections can be paid down to equal to or less than 15% of your monthly gross income while in the program and within 12 months. This includes, credit card payments, car loans, medical collections, and any other loans or obligations.
- Credit: We do not look for a credit score. We are looking at your payment history and that there are no judgements that could attach to a future home as a lien. Any items in collections or charge-offs need to be able to be paid off within 12 months. If you do not have a credit report, you will be asked to submit utility bills to demonstrate your payment history.

2020 Income Requirements

	Minimum	Maximum
Family of 1	\$17,522	\$35,043
Family of 2	\$20,038	\$40,075
Family of 3	\$22,531	\$45,063
Family of 4	\$25,025	\$50,050
Family of 5	\$27,038	\$54,075
Family of 6	\$29,050	\$58,100
Family of 7	\$31,041	\$62,081
Family of 8	\$33,053	\$66,106

These numbers are effective June 26, 2020 and change every year.

Willingness to partner

- Sweat Equity
- Attendance at all homeownership classes
- Demonstrate willingness to pay a mortgage by submitting monthly payments towards escrow while in the program
- Attend monthly meetings with mentor
- Support your community as representative of Brunswick County Habitat for Humanity
- Communication

Sweat Equity

- Construction, Restores, Community Outreach events, Fundraisers, Administrative Office work is available as part of your partnership while you are in our program.
- Complete 100 hours of sweat equity before construction begins on your home.
- Total of 300 hours for 1 adult family or 500 for 2 adult family is required before closing
- Friends and family may help for a portion of these hours
- Those with physical disabilities may have a custom sweat equity plan designed, if needed, with doctors' input

Where will you live?

- You will be offered construction ready property that is in our land inventory.
- We typically have land within the Leland, Southport and Shallotte communities.

Thinking ahead

- Commitment to timely mortgage payments after closing. Monthly mortgage payments include principal payment, homeowner's insurance premiums, property taxes, and any other applicable items such as, HOA dues. This monthly payment will be affordable, not to exceed 30% of your gross monthly income. Your mortgage payments go towards building more houses.

How long does the process take?

- Families typically work through the Brunswick County Habitat homeownership program in 12 – 18 months.
- Factors such as your financial readiness and the availability of properties can affect the time of your move in date.

If you believe you qualify, please complete the included application. Once you have completed the application and gathered all the required documents, you may mail or drop it off at:

1323 Stone Chimney Road Supply, NC 28462



Credit Release Form

Name: _____
 First Middle Initial Last

Social Security #: _____ Date of Birth: _____

Address: _____ Zip: _____

Phone: _____ Email Address: _____

I _____ request _____ Avantus _____ to release information to the Brunswick County Habitat for Humanity Credit Counselor/Consultant. This information shall include but is not limited to the following:

Credit Report _____ Financial _____ Income
_____ Employment _____ Disability _____ Insurance

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Please check: HABITAT

_____ or _____
Signature Authorized Representative



Date

Witness

Application Checklist

Name: _____ Phone: _____

Current Address: _____

Email Address: _____

Please provide copies of all requested documents that apply to you and your family.
If it does not apply to you, please mark N/A.

To be submitted with application:

- ___ Prior 2 years Income Tax Returns (please sign & copy ENTIRE tax returns)
- ___ Prior 2 years W-2s (or 1099 for self-employed)
- ___ Prior 2 months Bank Statements (any type bank accounts)
- ___ Prior 2 months Pay Stubs
- ___ Child Support Court Order/Custody Agreement (if applicable)
- ___ Child Support Payment History
- ___ SSI Verification
- ___ Other sources of income (Disability, Veteran or Unemployment Benefits, Alimony, etc.)
- ___ Copy of current lease

Once your application has been processed, you will receive a letter indicating whether you can go to the next step in the process. If so, you will need to provide the following documents at that time:

- ___ Social Security cards for all household members
- ___ Birth Certificates for all household members
- ___ Marriage Certificate, or Divorce Decree, or Separation Papers
- ___ Driver's License or State ID for all household members over the age of 18
- ___ Academic Transcripts (for those over the age of 18, have been attending college full-time for the last year and whose income you do not wish to count as household income)