



# NEW HOME: Qualifications

## General Eligibility

### Need for housing

- Overcrowding
- Unsafe living conditions
- Temporary housing
- High rent payments

### Ability to pay an affordable mortgage

- Steady income for at least the last two years
- 3 years since being discharged from bankruptcy
- Can afford a monthly mortgage payment including taxes and insurance

### Partner with Habitat

- Volunteer with friends and family in fun and flexible ways
- Complete a minimum of 350 sweat equity hours
- Attend homebuyer education classes
- Share your family story and attend events

### Live or work in our service area

- Ashland, Bayfield, Burnett, Douglas, Price, Polk, Taylor, Washburn or Rusk County for at least one year

### Must be a U.S. citizen or a legal permanent resident

## Financial Eligibility

### Low income

- See income guidelines below

### Credit Score of at least 580

- We can look at alternate credit information for those without a credit score
- No missed payments in last 12 months
- No outstanding judgements or collections

Family Size	Max. Yearly Gross Income
1	\$64,250
2	\$64,250
3	\$64,250
4	\$64,250
5	\$84,800
6	\$84,800
7	\$84,800
8	\$84,800

Application assistance available. Please contact us for more information.

## Questions?

Email: [office@wildrivershabitat.org](mailto:office@wildrivershabitat.org)  
Phone: 715.939.1390

Learn more at  
[www.wildrivershabitat.org](http://www.wildrivershabitat.org)

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715.939.1390

# 2023 Own a Habitat Home

**Wild Rivers Habitat for Humanity builds affordable homes for first time, low income homebuyers. Approved applicants pay a mortgage, insurance and property taxes. Since 1997, Wild Rivers has built 52 homes in nine counties that are well built and energy efficient. The homes below are in the process of being built and seeking partner family applicants.**



## Birch Street, Webster WI

- 800 sq ft stick built home on village lot (0.17 acres)
- One bedroom , one bath
- Open concept
- Crawlspace Composite Panel Systems foundation
- Simpson Strong Tie FORTIFIED roof certification
- Walking distance to schools, clinic and local businesses

**Applications DUE April 30, 2023**

## Seeking a veteran household

E 2nd Ave, Ladysmith WI

- 1,051 sq ft home on city lot
- Two bedroom , 1 1/2 bath with fireplace
- Open concept
- Hardwood floors
- Full concrete basement foundation
- Natural gas HVAC (new)
- UPDATED roof, windows, siding & electric
- Municipal sewer and water

