

# Are you ready to be a Habitat homeowner?

**Wild Rivers Habitat for Humanity builds affordable homes in partnership with low to moderate income homebuyers. Approved applicants pay a mortgage, insurance and property taxes. The homes below are in the process of being built and we are seeking partner family applicants.**

## **APPLICATION DEADLINE: April 30, 2025**



### **Birch Street, Webster WI**

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



### **E 2nd Ave, Ladysmith WI**

- 1,051 sq ft home on city lot
- Two bedroom, 1 1/2 bath with fireplace
- Hardwood floors
- Full concrete basement
- Natural gas HVAC (new)
- UPDATED bathroom & kitchen
- NEW roof, windows, siding & electric



### **Modular Builds located in Webster, Frederic, Ladysmith & Minong, WI**

- New construction modular home
- Factory built in MN & transported in sections
- Built on Habitat owned vacant lots
- Municipal sewer and water
- Composite Panel System crawlspace
- 1-3 bedrooms, 1-2 bath
- Central air conditioning and heat
- Energy efficient windows and doors



## 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 in fun and flexible ways
- Complete 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

## Questions?

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

## Financial Eligibility

### Low to moderate 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.

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

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