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.

Birch Street, Webster WI

For Sale

- 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

Modular Builds located in Webster, Frederic, Siren, Ladysmith, Washburn & Minong, WI

- New construction modular home
- Factory built and transported in sections
- Built on Habitat owned vacant lots then sold to homeowner
- Municipal sewer and water
- Composite Panel System crawlspace or slab
- 1-3 bedrooms, 1-2 bath
- Central air conditioning and heat
- Energy efficient windows and doors
- Appliances included (refridgerator, stove & microwave)

Wild Rivers Habitat for Humanity®

EQUAL HOUSING OPPORTUNITY

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

- Volunteerin 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

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	$74,250
2	$74,250
3	$74,250
4	$74,250
5	$98,050
6	$98,050
7	$98,050
8	$98,050

Application assistance available. Please contact us for more information.

Questions?

Email: office@wildrivershabitat.org
Phone: 715.939.1390

Learn more at www.wildrivershabitat.org

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