

## **Wild Rivers Habitat for Humanity Homeowner Application Information and General Guidelines When Applying For a Habitat Home**

Wild Rivers Habitat for Humanity is a Christian based nonprofit housing organization financed through private donations and grants utilizes volunteer labor. Our purpose is to build in partnership with families and finance homes with zero to low interest loans, to families who could not otherwise afford a home. Please read the following items to see our qualifications and guidelines. If you have any questions, please contact the Wild Rivers Habitat for Humanity office by phone: 715-939-1390 or email them at: [office@wildrivershhabitat.org](mailto:office@wildrivershhabitat.org)

### **Qualifications:**

1. You must have lived and/or worked in Burnett, Polk, Rusk or Washburn County for at least six months.
2. You must have a need for decent housing. Some reoccurring possible qualifying examples are: Paying over fifty percent of your gross income to rent; If your family is too crowded in your rental home; or if your home is unsafe or unhealthy, you may qualify.
3. You must have applied and denied a home loan through conventional means.
4. You must have a minimum, steady income and the demonstration of a responsible financial history.
5. Income includes wages, tips, commissions and SSI, but does not include temporary sources such as unemployment or food stamps.

**\* Income Limits are based on HUD Guidelines and depend on the County you are applying in**

### **Guidelines:**

1. **Make sure to answer all questions on your application.** Failure to carefully complete all sections of the application could delay consideration and may even keep your application from being processed. If a question does not apply to you, please put “not applicable” as the answer.
2. **You will need to provide a copy of your most recent Federal Income Tax Returns with this application as well as your most recent 90 days of pay stubs.**
3. **A non-refundable \$29.30 application fee per applicant/co-applicant must be included with your application or it will not be processed.** Please include a cashier check or money order- **no cash will be accepted.**
4. We will verify your employment, other income sources, check and savings account balances, statements from your current and previous landlords, plus conduct a credit check and request credit references. Because this information is important to your application, please be sure the names and addresses are complete. If available, please provide fax numbers or email addresses.
5. If you are approved for a Habitat Home you will be joining the Habitat Family Support Program. This program will help you learn and practice budgeting, home repair and maintenance.
6. If approved for a Habitat Home, it is required that you work between **300 and 500 hours of sweat equity.** Your immediate family must complete sixty percent of the sweat-equity hours, but other family,

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friends and volunteers may help you with the remaining hours. It is expected that families assist in the construction of the Wild Rivers Habitat for Humanity homes so they become partners with Habitat.

7. Habitat builds homes throughout our service area on donated or significantly discounted land. We cannot build where you choose. If you are selected, but do not want to live where we are building, we will choose another Partner Family and you will be put on a waiting list. If you refuse the second time, you may have to re-apply after a 12 month period.

8. If you are selected for a Habitat Home, you will be required to make \$100 monthly payments into an escrow account to accrue \$1,500 for down payment and closing costs. If the working relationship between Wild Rivers Habitat for Humanity and the Partner Family ends, these funds will be returned less any admin fees.

9. If you are approved to partner with Wild Rivers Habitat for Humanity, the process will begin as soon as possible. Habitat Homes are not built within a few months; the process takes approximately 2 years. Remember, there are other families that are partnering with Wild Rivers Habitat for Humanity during the same time frame.

10. Habitat Home payments include an amount for property taxes and homeowners insurance. Habitat finances your loan at zero to low percentage interest rate. Partner Family house payments are used by Habitat to build more homes with other families. This requires the homeowner to be responsible and make their house payments in a timely manner. Utilities and maintenance are not included in mortgage payments and are an additional expense each month.

All information is considered confidential and will be used only to select a Partner Family. If you are interested in applying to partner with Wild Rivers Habitat for Humanity and if you meet all of the qualifications and guidelines according to the above statements, we encourage you to fill out this application. Your application will be reviewed, and you will be notified when a decision is made.

Before turning in your application, please make sure to complete the following items:

- I have read the guidelines and agree to proceed
- I am including a cashier's check or money order in the amount of \$29.30 per applicant/co-applicant (Cash will NOT be accepted)
- I am including my paystubs for the most recent & consecutive 90 days, reflecting year to date
- I am including my two most recent bank statements
- I am including my W-2 or 1099's for the most recent two years
- I am including my most recent Federal Tax Return

Applicant: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Birthdate: \_\_\_\_\_

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