



## Preliminary Application for Habitat Home Ownership

St. Croix Valley Habitat for Humanity is an ecumenical Christian based organization whose mission is to build and sell safe, decent, affordable, sustainable homes to people in need throughout Pierce and St. Croix Counties, Wisconsin. Our mission is made possible through community support, donations, and volunteers who work alongside our partner families. Habitat is not a giveaway program: we sell homes to qualifying families & individuals using a zero to low interest loan with no profit added into the sales price. Qualifying homebuyers are selected based upon need, the ability to pay, and the willingness to partner.

\*Please complete both sides of the following information to be eligible for our review and selection process:

### 1. I/We have a need for adequate housing - one or more of the following:

- ☐ I/we do not own my own home
- ☐ My/our current housing needs critical repairs
- ☐ My/our current housing is overcrowded
- ☐ My/our rent and utilities cost too much
- ☐ My/Our home has safety concerns (accessibility, mold, pests)
- ☐ Other \_\_\_\_\_

### 2. I/We have the ability to pay for a Habitat home - all of the following:

- ☐ I/We have no court judgments filed against me/us
- ☐ I/We have not declared bankruptcy in the last 3 years
- ☐ I/We have a good history of making payments on time
- ☐ I/We have had a steady monthly income for the last 2 years
- ☐ My/Our monthly income falls within these guidelines:

Family Size	Minimum Income		Maximum Income	
	Yearly	Monthly	Yearly	Monthly
1	\$22,050	\$1,838	\$36,750	\$3,063
2	\$25,200	\$2,100	\$42,000	\$3,500
3	\$28,350	\$2,363	\$47,250	\$3,938
4	\$31,450	\$2,621	\$52,450	\$4,371
5	\$34,000	\$2,833	\$56,650	\$4,721
6	\$36,500	\$3,042	\$60,850	\$5,071
7	\$40,120	\$3,343	\$65,050	\$5,421
8	\$44,660	\$3,722	\$69,250	\$5,771

### 3. I/We am willing and able to partner with Habitat - if selected, I will do the following:

- ☐ Attend all required homebuyer education classes
- ☐ While home is being built, I/We am/are able to make monthly payments to an account that will be used to cover closing costs when the home is completed
- ☐ Your household is willing and able to complete a minimum of 500 hours of "sweat equity"

Applicant \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Phone: \_\_\_\_\_

Co-Applicant \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Phone: \_\_\_\_\_

Please list everyone who would be living in your home, including yourself:

Name	Date of Birth

Please submit copies of current paystubs & other proof-of-income documents with this preliminary application to qualify for further review.

Income Source	Monthly Income
Employer:	\$
Employer:	\$
Child Support:	\$
Other (List):	\$
Other (List):	\$
Recurring Monthly Expenses	
Rent:	Insurance:
Utilities:	Student Loans:
Car Payment:	Credit Cards/Other:

RELEASE: By signing this document, I/we affirm that all of the preliminary information provided is true. I/we understand that providing false information will prevent me from being considered for a Habitat home. I/we hereby authorize St. Croix Valley Habitat for Humanity and its associated financial partners to access and review my credit report.

Applicant Signature \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

Return Preliminary Application and Supporting Documents to:  
 St. Croix Habitat for Humanity  
 749 Ryan Drive  
 Hudson, WI 54016