

**NEED.** You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain decent housing through conventional means. (You must have lived in Shawano or Menominee County/Reservation for at least the past year.)

**ABILITY TO PAY.** Since you will be buying the home from Wolf River Habitat for Humanity, you must demonstrate your ability to pay the monthly mortgage (which includes real estate taxes and homeowner's insurance). Habitat for Humanity does not charge interest on the loan. You will be required to openly and fully discuss your financial situation with a Habitat volunteer.

### **WILLINGNESS TO PARTNER.**

If you are selected to be a "Partner Family," you must complete 250 hours of work for each adult member of the family (up to a combined maximum of 500 hours.) This will be your "sweat equity" contribution, and must be fulfilled before you can move into your home. It is necessary for 50 of those hours to be completed before we even begin construction.

Friends and family not living in the house can help with 150 of those 500 hours; plus, the "sweat equity" may include helping with another "Partner Family" home, (or other work that benefits the Habitat for Humanity mission.)



To qualify for a Habitat for Humanity home, the income limits must be:

Number of Family Members	Income Range
1	\$20,000 - \$28,740
2	\$20,000 - \$32,880
3	\$21,330 - \$36,960
4	\$25,750 - \$41,040
5	\$30,170 - \$44,340
6	\$34,590 - \$47,640
7	\$39,010 - \$50,940
8	\$43,430 - \$54,180

HUD Income Guidelines  
Wisconsin 5/3/2019

### **APPLICATION PROCESS:**

Before we consider your application, you must complete 8 hours of volunteer work for Wolf River Habitat for Humanity. Those 8 hours will show us you are earnestly seeking better housing, but does not guarantee you will be selected as a Habitat Partner Family. If you are chosen as a Habitat home partner, the 8 hours will count towards your sweat equity.

Finally, income and credit standing will be verified, followed by a visit to your present living quarters.

If your need for housing, ability to pay and willingness to partner are understood, please fill in the form attached. Then send it to: Wolf River Habitat for Humanity, PO Box 532, Shawano WI 54166, and **YOU WILL RECEIVE AN APPLICATION for HOME OWNERSHIP.**

## **INTERESTED?**

☐ Yes, Please provide me with an application for home ownership.

I understand the requirements for partnering with Wolf River Habitat for Humanity (need for housing, ability to pay and willingness to partner).

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Other phone \_\_\_\_\_

Email \_\_\_\_\_

submit online

**www.wrhabitat.org**

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mail to

**Wolf River Habitat for Humanity**

**PO Box 532**

**Shawano WI 54166**

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leave a message

**715-524-3007**

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**help with completing the application  
is available on request**

[www.wrhabitat.org](http://www.wrhabitat.org)

Habitat for Humanity does not discriminate on the basis of race, age, handicap, religion, marital status, or because all or part of the applicant's income is derived from public assistance.