

Our Mission

Habitat for Humanity of Kanawha and Putnam County is committed to eliminating sub-standard housing in Kanawha and Putnam Counties by partnering with others to build hope and housing with God's people in need.

Families are selected based on the following criteria:

Need

Families must currently be living in housing conditions that are considered sub-standard: structurally bad, unsafe, extremely overcrowded, dangerous, etc.

Ability to Pay

Families must show they can afford a mortgage payment of around \$350 a month plus utilities and demonstrate a history of paying on their debts.

Willingness to Partner

Families must be willing to put in up to 500 hours of work on the jobsite on other's homes as well as their own. They must also be able to properly care for and maintain their home after they move in.

Mail, Deliver, or Fax to:

Habitat for Humanity

PO Box 70160

Charleston, WV. 25301

FAX: 304-720-4352

OR

***If you're not sure if you meet the
guidelines, then please call us!***

Our number is 304-720-0141

***We'd enjoy talking with you about
our program.***



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

**Habitat for Humanity
815 Court Street
P.O. Box 70160
Charleston, WV. 25301**



**How to become a
Habitat homeowner...**

What is Habitat for Humanity?

Habitat for Humanity is a non-profit organization building affordable homes with people who qualify. New homes are sold at a 20 year no-interest mortgage. The average monthly payment for a 3-bedroom home is about \$350. Families agree to contribute up to 500 hours of “sweat equity” before moving in. Families qualify by meeting three guidelines: Need, Ability to Pay, and Willingness to Partner by completing the sweat equity.

Construction on homes for families who qualify for a Habitat home generally begins within 12 to 18 months of the approval date.

In order to qualify for a Habitat for Humanity home, your annual before-tax income must fall within the following guidelines:

NUMBER IN HOUSEHOLD	YOU MUST MAKE AT LEAST....	...BUT NOT MORE THAN
1	\$942 month (\$11,300 year)	\$1,885 month (\$22,620 year)
2	\$1,079 month (\$12,950 year)	\$2,155 month (\$25,860 year)
3	\$1,213 month (\$14,550 year)	\$2,425 month (\$29,100 year)
4	\$1,345 month (\$16,150 year)	\$2,695 month (\$32,340 year)
5	\$1,454 month (\$17,450 year)	\$2,910 month (\$34,920 year)
6	\$1,563 month (\$18,750 year)	\$3,125 month (\$37,500 year)
7	\$1,671 month (\$20,050 year)	\$3,340 month (\$40,080 year)
8+	\$1,779 month (\$21,350 year)	\$3,555 month (\$42,660 year)

ELIGIBILITY QUESTIONNAIRE: To learn if you are eligible to apply to own a Habitat home, answer the questions below and mail or deliver this questionnaire to the address listed on the back of this brochure. If you meet the income, credit and residency guidelines, you will be invited to schedule an appointment to learn more about our program and to fill out an application. If you do not qualify, you will notified of this by mail. **Thank you for your interest in partnering with Habitat for Humanity of Kanawha and Putnam County.**

Name: _____
 Print full name Signature Date

Note: Your Social Security Number is required for requesting your credit report

Social Security Number: _____ Date of Birth: _____

Street Address/City/ZIP: _____ PO Box _____

Resident of Kanawha or Putnam County for at least 12 months prior to today's date? _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Before Tax Monthly Income: \$ _____ If hourly, rate and # of hrs. per week _____

Where do you work? _____ How long at this job? _____ If less than 12 months,

list previous 12 months' employment: _____

Monthly Child Support Received: \$ _____ SSI or SSDI: \$ _____ per month

Other Income (sources/amounts per month): _____

How much are you currently paying for rent or mortgage? _____

How much debt do you have? \$ _____ (total) \$ _____ (monthly payment)

(Examples: credit cards, medical bills, car payment)

If you apply and are approved, how many (including you) will be living in your home? _____

Where did you learn about Habitat For Humanity? _____

Spouse, Partner, or Other Adult Member of the household:

Name: _____
 Print full name Signature Date

Note: Your Social Security number is required for requesting a credit report

Social Security Number: _____ Date of Birth: _____

Work Phone: _____ Cell Phone: _____

Before Tax Monthly Income: \$ _____ If hourly, rate and # of hrs. per week _____

Other income (sources/amounts per month): _____

Where do you work? _____ How long at this job? _____ If less than twelve months,

list previous 12 months' employment: _____

Monthly Child Support Received: \$ _____ SSI or SSDI: \$ _____ per month

How much debt do you have? \$ _____ (total) \$ _____ (monthly payment)

If more than two adults are in home, attach additional page with individual(s) information.

Please note: If you are accepted into the Habitat for Humanity program you will be required to participate in occasional evening classes and a monthly Saturday workshop.