

# everyone

**needs a foundation  
to build a future**

*“Building a Habitat house transforms not only one family, it transforms a whole community.”*

Former U.S. First Lady  
Rosallynn Carter

Habitat for Humanity Wichita Falls partners with businesses, churches, civic groups, families and individuals in Wichita Falls to build strength, stability, and self reliance through shelter. The Habitat housing program is a hand-up and not a hand out for our participants. Each partner family volunteers to help build houses for other Habitat families and also on their own house.. Habitat believes that everyone deserves a decent, affordable place to call home. By partnering with future homeowners to make this vision a reality, we build stronger families, stronger neighborhoods and stronger communities.



## How Do I Get Started?

Come by the Habitat office (9-5 Mon-Fri) to fill out a preliminary application. If you meet our guidelines, Habitat will invite you to fill out the full application and provide the supporting documentation.

If you need any help filling out your application or you have any questions about the Habitat housing program call our office at (940)716-9300.

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## Housing Program

[www.habitatwf.com](http://www.habitatwf.com)

# How Do I Qualify?

Habitat homeowners must meet 3 basic criteria—a need for adequate housing ability to pay for a new Habitat home and willingness to partner with Habitat for Humanity.



## Need for Adequate Housing

Need can be demonstrated by meeting any of the following conditions:

- Current home needs repairs
- Living in overcrowded conditions or in temporary housing (with family, in motel/shelter, etc.)
- Rent exceeds 40% of monthly household income

## Willingness to Partner

Future Homeowner must:

- Contribute 300 hours of “sweat equity” —volunteering on the construction site, ReStore or in the office
- Attend homebuyer classes
- Live or work in Wichita County for the past year
- Not have a criminal record that poses a likely risk to partnering with Habitat
- Applicant must be willing to live where Habitat is building

## Ability to Pay An Affordable Mortgage

Future Homeowners must:

- Be able to pay affordable monthly mortgage (not more than 30% of your income)
- Have stable, verifiable income for at least one year
- Meet the minimum and maximum income guidelines
- Be able to pay \$1,200 towards closing costs
- Provide proof of legal right to work in the United States
- Debt must not exceed 43% of income

Perfect Credit is NOT required!!!



Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age, (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

## Income range for a Habitat House

HFHWF 2018 Income Guidelines		
Persons living in home	Per Year	
	Minimum Income	Maximum Income
1	\$16,740	\$30,820
2	\$19,160	\$35,225
3	\$20,115	\$36,800
4	\$21,090	\$40,885
5	\$22,140	\$43,780
6	\$23,190	\$44,155

## How Habitat Works

Habitat recruits volunteers & donors to contribute time, money, and skills to the Habitat housing program. These resources are used to build houses with families who would not qualify for bank loans. When the house is completed it is sold to the family with a Habitat mortgage. The homeowner's mortgage payment is interest free and includes the cost of the house, as well as the property taxes, and insurance. Habitat uses the mortgage payments to help build more houses with other low-income families. Each homeowner is responsible for their utilities, and other housing expenses.

## Individual Preferences

Partner families choose their house plan and to personalize their house. Every homeowner chooses the paint color for the siding and trim, flooring, cabinet counter tops, and other options that make their house unique.