




Homeownership Program 2018 Application Drive



Qualifications for Homeownership:

	Ability to Pay Applicants must earn between 30-50% of the area median income (based on family size) and be able to make monthly mortgage payments.
	Need for affordable, decent housing Family currently lives in substandard, overcrowded, or temporary housing, or rent is 50% or more of gross monthly income.
	Willingness to Partner Each adult must complete a prescribed number (typically 250-300) of "sweat equity" hours building theirs and others' homes, and attend homeowner education classes.
Resident of Lancaster or Northumberland County	

Information Sessions:

10:00 a.m. Saturday, January 27, 2018

L/N Habitat Office/Resale Store
460 N. Main St.
Kilmarnock, VA

6:30 p.m. Thursday, February 15, 2018

Mt. Olive Baptist Church
6749 Jessie Dupont Mem. Hwy.
Heathsville, VA

Applications also available at: Lancaster & Northumberland Department of Social Services
Lancaster Community Library, Northumberland Public Library, Habitat Office, or
online at: www.inhabitat.org

Mail completed applications and supporting documents postmarked no later than February 28, 2018 to:

Lancaster/Northumberland Habitat for Humanity
P. O. Box 908
Kilmarnock, VA 22482

2018 Income Guidelines

Family Size	1	2	3	4	5	6	7	8
Minimum yearly gross >30%	\$12,850	\$16,240	\$20,420	\$24,600	\$28,780	\$32,960	\$37,140	40,400
Maximum yearly gross <50%	\$23,050	\$26,350	\$29,650	\$32,900	\$35,550	\$38,200	\$40,800	\$43,450

Application Checklist:

Please include all requested documents as applicable.

- Complete and signed application (applicant & co-applicant signatures) postmarked by February 28, 2018
- Qualifying family income within range listed above
- Employment verification:
 - If employed:
 - copy of last 2 months' pay stubs
 - copy of 2017 W-2 forms
 - If self-employed:
 - copy of current Federal income tax return
 - copy of current 1099 form
 - If retired or disabled:
 - copy of current Social Security or SSI award letter
 - copy of pension award notice
- Documentation of income from child support, alimony, or TANF benefits
- Copies of previous months bills including rent (lease or copy of rent check or money order), utilities, phone, etc. as listed in section #9 of application

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