

### WCHF HOMEBUYERS CLUB REGISTRATION FORM

Name(s): \_\_\_\_\_

Physical Address: \_\_\_\_\_

Mailing Address (if different than above): \_\_\_\_\_

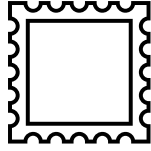
Phone #: \_\_\_\_\_

E-mail: \_\_\_\_\_

# of people in household: \_\_\_\_\_ Approximate household monthly income: \_\_\_\_\_

To register for the session beginning January 7, 2021. Return registration form by December 31, 2020, to Warren County Habitat for Humanity, PO Box 323, Front Royal, VA 22630 or e-mail [info@warrencountyhabitat.org](mailto:info@warrencountyhabitat.org).

Warren County Habitat for Humanity, Inc  
PO Box 323  
109 Water Street  
Front Royal, VA 22630  
(540)551-3232  
[info@warrencountyhabitat.org](mailto:info@warrencountyhabitat.org)

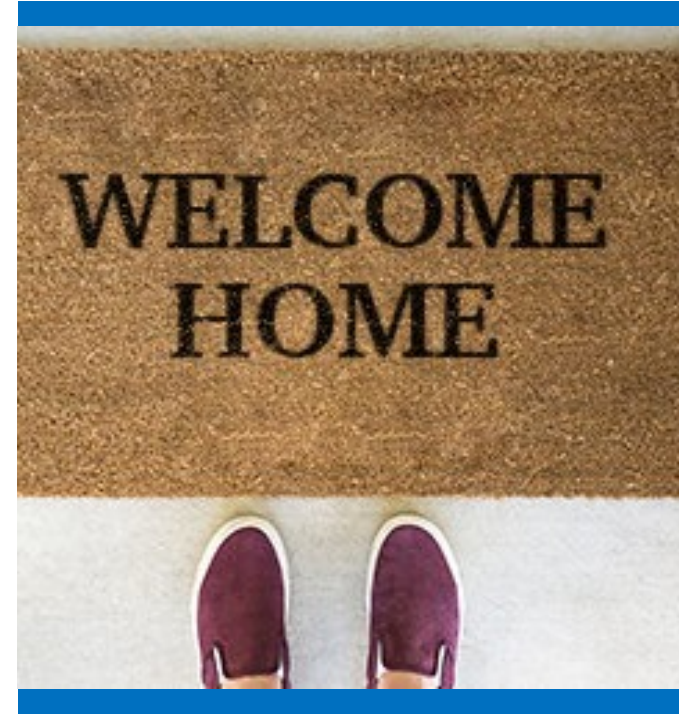


*The 2021 WCHF Homebuyers Club will meet weekly on Thursdays from 6-8 p.m. beginning January 7 for 12 weeks. Most sessions will meet in an online format. In addition, there are some activities that must be completed outside of the workshops.*



## Homebuyers Club

Path to Habitat Home Ownership



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

# Application Process for a Habitat Home

Complete Homebuyers Club Workshops

Return Completed Application & Documentation

Application Reviewed for Eligibility

Home Visit Scheduled

Family Selection Committee Reviews Eligible Applicants & Makes Recommendation of New Partner Family

Board of Directors Approves New Partner Family

Construction Begins on Home for New Partner Family



## To Qualify for a Habitat Home, you must demonstrate:

### Need

Applicants must be in need of decent housing, be unable to find adequate housing within their financial means, be unable to obtain a conventional home mortgage, and not have owned their own home in the past three years.

### Ability to Repay the No-Interest Loan

Applicants must provide evidence of regular income sufficient to meet the obligations of a new WCHFH home and their income must fall between 30% and 60% of the current median household income, based on the current median household incomes for Front Royal and Warren County provided by HUD.

### Agreement to Partner with Habitat

Applicants must complete a minimum of 300 hours of "sweat equity" per family unit, or 200 hours for a single adult family. Applicants must agree to complete the Home Buyers Club program, working with the Family Advocate assigned by the Family Support Committee, to develop the basic skills necessary for responsible home ownership.

### Residency Requirement

Applicants must have lived in Front Royal or Warren County, Virginia, for at least one year before filing their WCHFH application.

**\*\*Credit report and/or background checks are required of participants/applicants/volunteers\*\***

Participating in WCHFH's Homebuyer's Club is the first step in the Habitat home application process.

The Homebuyers Club is a series of informational classes on financial readiness, mortgage and insurance services, household management, financial planning, homeownership, and home maintenance.

In addition, the Homebuyers Club provides an opportunity for potential Habitat homeowners to review their financial status with a mortgage or finance professional to begin addressing any issues that might be preventing them from attaining home ownership.

*Habitat does not provide emergency housing assistance.* It can take 9 months to two years from the time a potential applicant attends a Homebuyers Club training to the applicant being chosen for Habitat homeownership.

**\*\*The number of Habitat homes built each year depends upon the number of qualified applicants and resources available for home builds.\*\***

