

Own a Home



Lancaster/Northumberland Habitat for Humanity is seeking qualified applicants to purchase an affordable home to be built in Lancaster County.



Applications available at:

- Habitat Office/Resale Store
460 N. Main St.
Kilmarnock, VA
- Lancaster County Department of Social Services
- Northumberland County Department of Social Services
- Online at: <http://www.inhabitat.org>

DEADLINE:

Applications must be received or postmarked no later than
June 30, 2022



Basic Requirements:

- **Resident** of Lancaster or Northumberland County for at least year.
- **Ability to pay an affordable mortgage.** Earnings between 30% & 60% of area median income based on family size (see reverse for current guidelines.)
- **Need for decent, affordable housing.** Currently living in substandard, overcrowded, or temporary housing, or rent is more than 30% of gross monthly income.
- **Willingness to Partner.** Each adult must complete "sweat equity" hours building theirs and others' homes, and attend homeowner education.

2022 Income Guidelines:

Family Size	1	2	3	4	5	6	7	8
Min.	\$14,900	\$17,000	\$19,150	\$21,250	\$22,950	\$24,650	\$26,350	\$28,050
yearly gross								
Max.	\$30,240	\$34,560	\$38,880	\$43,140	\$46,620	\$50,100	\$53,520	\$57,000
yearly gross								

Application Checklist:

- Please read the application carefully. All requested documents (see below) for both applicant and co-applicant must be mailed with your application, postmarked no later than **June 30, 2022**. Mail to:
Lancaster/Northumberland Habitat for Humanity, P.O. Box 908, Kilmarnock, VA 22482
- Complete and signed application. If married, spouse must be listed as co-applicant. Both applicant and co-applicant signatures required.
- Copy of current credit report from a major credit reporting agency (Experian, TransUnion, Equifax) for applicant and co-applicant. You may choose to use AnnualCreditReport.com or another source. Please include entire report.
- Employment verification:
 - If employed:
 - Copy of last 2 months' pay stubs
 - **Copy of 2021 W-2 forms**
 - If job does not provide pay stubs/W-2, a letter signed by your employer stating wages paid & hours worked, include employer's address and contact information
 - If self-employed:
 - Copy of current Federal income tax return
 - Copy of current 1099
 - If retired or disabled:
 - Copy of current Social Security or SSI award letter
 - Copy of pension award notice
- Documentation of income from all sources including child support, alimony, TANF benefits, etc.
- Copies of current monthly bills including rent (lease or copy of rent check or money order), utilities, phone, etc. as listed in section #9 of application.