

Mitchell-Yancey Habitat Seeks Partner Family

Are you interested in owning your own home, but cannot qualify for a mortgage from a bank? *You might be able to become a homeowner through our Habitat for Humanity partner program.* Mitchell-Yancey Habitat for Humanity is seeking partner family applicants for a new home that is going to be built in our Habitat neighborhood in the Ledger community. The partner family will be required to help with the construction.

Applications may be accepted from July 15th until July 31st at the ReStore at 563 Oak Ave in Spruce Pine.

Since 1992, Mitchell-Yancey Habitat has been working together with community volunteers, businesses, and our partner families to build homes. We do not give away free homes. Partner families are required to help build/renovate their homes and must pay a monthly mortgage. Habitat provides classes in handling household finances, maintaining your home, and creating positive relationships with your neighbors.

Mitchell-Yancey Habitat invites you to learn more about our homes and the application process. We seek partner families who:

- are interested in partnering with Habitat and able to work with Mitchell-Yancey Habitat to build or repair the home with 200 hours of required sweat equity
- have incomes between \$20,000 - \$45,000 depending on family size, and able to pay a monthly low-interest mortgage of approximately \$500.00-850.00
- are currently living in substandard housing
- have lived in Mitchell or Yancey County for at least a year

Interested? Applicants are required to do the following:

- ✓ **Request** a Mitchell-Yancey Habitat partner application
 - Download the application from the website, stop by the Habitat ReStore, 536 Oak Avenue, Spruce Pine, or call Misty at (828) 766-9000
- ✓ **Complete** the application and **provide** the financial information listed below:
 - **Income** — *most recent Federal 1040 Tax Return and current month pay stubs*
 - **Employment** — *name, address, and phone of current and past employer(s)*
 - **Housing** — *contact name, address, and phone of current and previous landlord(s)*
 - **Financial support** — *reports showing the amount of child support, food stamps, or other subsidies and/or information on where the family receives money*
 - **Monthly expenses** — *copies of recent bills for electricity, heat, home and cell phones, cable and internet, car payments and insurance, credit cards, and any other monthly expenses for the family*
- ✓ **Pay a \$25 application fee**

You can attend an information session to get help with the application, All applications must be complete upon return. Information sessions will be held by appointment only. We strongly encourage you to apply and to attend one of the information sessions. Call Misty at (828) 766-9000 to make an appointment.

We look forward to meeting and working with you.

For more information, you can visit our website: www.mitchellyanceyhabitat.org