

DO YOU DREAM
OF OWNING YOUR
OWN HOME?

REACH FOR YOUR DREAMS



Like most journeys, the one to homeownership with Habitat for Humanity begins with a first step. By completing and returning the enclosed card, you will begin a journey that may end with keys to a new house.

You will receive an application upon inquiry and will be considered based on the four criteria explained in this brochure.

Step 1 Initial Inquiry

If you think you might meet the qualifications, please complete and mail the enclosed inquiry card, or call the Habitat office to receive an application.

Step 2 Information Meeting

You must attend an Information Meeting where you will receive valuable information about Habitat's homebuyer program to help you decide if Habitat is the right program for your family.

Step 3 Application

Complete and return the application with all of the documents requested, such as pay stubs, proof of other income, etc.

Step 4 Home Interviews

Habitat representatives will visit your home to meet your family, tour your current residence, and review your information.

Step 5 Review and Selection

After Steps 1-4 are finished, Habitat's Family Selection Committee will look at the information gathered, and select those we will build for in the next year.



P. O. Box 9475
772 4th St. SW
Hickory, NC 28603

www.hickoryhabitat.org



8 2 8 . 3 2 8 . 4 6 6 3

DREAMS COME TRUE

HOW HABITAT SELECTS HOMEBUYERS

Homebuyers are selected through a careful process typically taking 12-18 months from initial application to moving in.

Family selection is made by a committee which will base their decision on the following things.

NEED FOR DECENT HOUSING

Applicants must have a need for housing (based on any of the following)

- Substandard — Structurally unsound or dilapidated housing
- Unsafe — Multiple crime-related police calls in your immediate neighborhood
- Cost-Burden — Rental payments are 30% or more of your total income
- Overcrowded — Adult and child (one year or older) or more than two children share a bedroom; two children of opposite sex share a bedroom; not all in household are able to sleep in a bedroom

RESIDENCY

Applicants must live or work in Catawba County for 12 months and be U.S. Citizens or have legal immigration status.

WILLINGNESS TO PARTNER

- Sweat Equity — This is what Habitat calls the time your family puts in to partnering with Habitat and the community to construct houses (yours or others). Habitat requires 250 hours per adult (maximum 500 hours per household).



Making dreams come true.

- Full participation in an honest and timely manner
- Commitment to a safe and drug free community
- Attendance at Homebuyer's Education Classes and keeping spending records

ABILITY TO PAY

INCOME GUIDELINES

Income guidelines are based on the size of your family, and family income must be no lower than the minimum or higher than the maximum.

No. In Family	Minimum Annual Gross Income	Maximum Annual Gross Income
1	\$13,000	\$27,100
2	\$14,000	\$30,900
3	\$15,000	\$34,800
4	\$16,000	\$38,600
5	\$17,000	\$41,700
6	\$18,000	\$44,800

For each additional family member add \$1,000 to the minimum and \$2,500 to the maximum.

Habitat sells houses to qualified buyers. We will look at:

- Income within Selection Guidelines that is regular and frequent
- Credit History - No judgments. Under \$500 non-medical collection, charge-off's, liens, repossessions, etc.
- Bankruptcies discharged at least 2 years
- Debt to income ratio

INQUIRY

To receive an Application please complete and return this card to the Habitat for Humanity of Catawba Valley office at P.O. Box 9475, (772 4th St. SW), Hickory, NC 28603, or call (828) 328-4663 EXT. 310 All information provided on this form becomes part of your application file with Habitat. By signing this form you are attesting that you have reviewed all of your personal information and that it is complete and accurate.

Applicant Name _____ Co-Applicant Name _____

Mailing Address _____

Daytime Phone Number _____ Evening Phone Number _____ E-Mail _____

Have you lived or worked in Catawba County the last 12 months? _____ Are you a U.S. Citizen or Permanent Resident Alien? _____

Have you been steadily employed the last 12 months? _____ How many would move with you as part of household? _____

Is your need for housing based on: Substandard housing Unsafe neighborhood Cost-burden Over-crowding

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____