

# “THERE’S NO PLACE LIKE HOME.”

What Habitat homeowners say:

“When you become a homeowner with Habitat, it’s like you move into a new world!”



“Homeownership gave us a stable life and we can give that to our children. That is the best prize we ever have in life, to know that we live in peace.”

“Owning my own home has created more security and stability. My children are happier and it makes me feel that life is more worth living.”

“It has improved the whole family’s self-worth.”

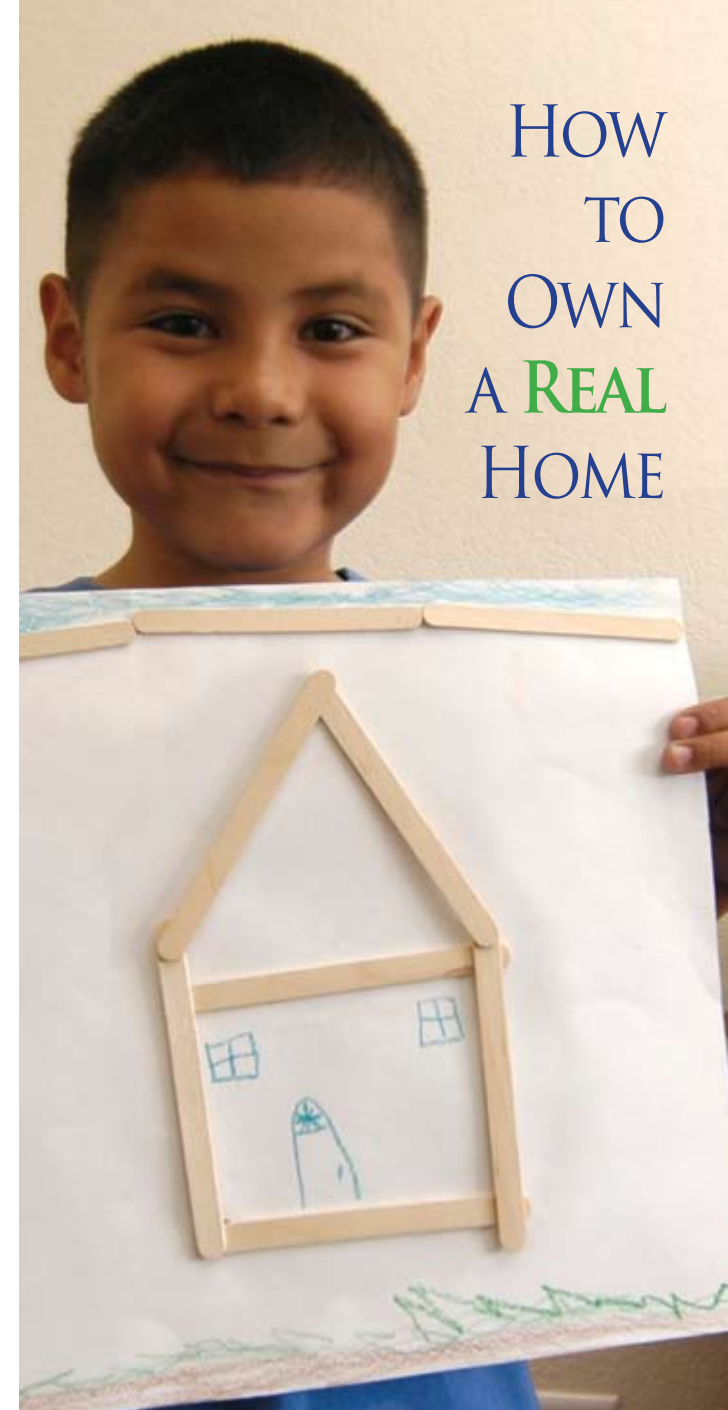


**828 328 HOME (4663)**

PO Box 9475 • 772 4th St. SW  
Hickory, NC 28603  
[www.hickoryhabitat.org](http://www.hickoryhabitat.org)



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HOW  
TO  
OWN  
A REAL  
HOME

Catawba Valley  
**Habitat for Humanity**<sup>®</sup>  
Call 328 HOME (4663)

## YOU CAN OWN YOUR OWN HOME



There is no reason to continue to live in a situation that is cramped, costly or dangerous if you qualify for a Habitat for Humanity home.

Catawba Valley Habitat for Humanity helps families like yours move into new homes that are clean and safe. Habitat for Humanity builds homes to fit the needs of your family. The house will be 2 to 5 bedrooms and it will be attractive, easy to maintain and energy-efficient.

## BUILD EQUITY INSTEAD OF PAYING RENT

You can escape the burden of paying rent. Instead, you pay off your interest-free mortgage. A typical house payment is about \$350 per month. Homebuyers help build the homes to keep construction costs low. And when the mortgage is paid off, the home is yours.

## DON'T LET BAD CREDIT STOP YOU FROM APPLYING

Habitat for Humanity works with people that have a less-than-perfect credit history. Don't count yourself out before applying - you may not be as bad off as you think.



## DO YOU QUALIFY? FIND OUT.

To find out if you qualify for a Habitat home, begin with the basics. You MUST

- have a need for housing
- be a US citizen or a legal immigrant
- have lived or worked in Catawba County the last 12 months
- have acceptable credit history and reasonable debt load
- be willing to invest 250 hours of labor per applicant
- have steady income within Habitat's guidelines - all forms of steady income are considered:

| Number in Family | Gross (before tax) income range |
|------------------|---------------------------------|
| 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               |

Throughout the application process, Habitat representatives will be looking at:

- your ability to repay a mortgage loan
- your need for decent affordable housing
- your willingness to partner with Habitat

## TAKE THE FIRST STEP TO LIVING IN YOUR OWN HOME.

Complete the form to the right, detach it and mail it back to Catawba Valley Habitat for Humanity. A Habitat representative will contact you to take the next step.

The answer to your dreams of homeownership may be closer than you think. Apply today.



## REQUEST FOR APPLICATION

Applicant name \_\_\_\_\_

Co-applicant's name \_\_\_\_\_

Mailing address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Daytime phone \_\_\_\_\_

Evening phone \_\_\_\_\_

Email address \_\_\_\_\_

Check all that apply to you:

- Lived or worked in Catawba County for the past 12 months
- Had no more than a 2 month gap in income in the last 12 months
- US citizen or legal immigrant
- Will work a minimum of 250 hours per applicant to build homes
- Receive Section 8 housing assistance

What is the size of your family? \_\_\_\_\_

Where did you hear about Habitat for Humanity?

- Sign
- Agency
- Mail
- Other (specify) \_\_\_\_\_

I understand that all information I provide becomes part of my application file and attest that it is complete and accurate. I understand that by signing this form, I authorize any credit bureau to provide Catawba Valley Habitat for Humanity with my credit history.

Your signature/date \_\_\_\_\_

Co-applicant's signature/date \_\_\_\_\_

Mail the completed form to:  
Habitat for Humanity  
PO Box 9475  
Hickory, NC 28603