

Qualifications:

In order to qualify for home ownership through Habitat for Humanity of Rowan County you must be a citizen or permanent legal resident of the United States and must have lived in Rowan County for at least 12 consecutive months &/or have a signed employment contract there for the upcoming 12 months.

1. **Need** To qualify, your family must be in need of affordable housing.

2. **Financial Ability** You must have a verifiable source of income and demonstrate financial responsibility. Your family must have a history of / and maintain good credit. We will check your credit history through a credit report.

To qualify, your annual gross family income should be within these guidelines.

Current application income guidelines are:

| Family Size | Not Less Than: | Not More Than: |
|-------------|----------------|----------------|
| 1 | \$36,000.00 | \$49,150.00 |
| 2 | \$36,000.00 | \$56,150.00 |
| 3 | \$36,000.00 | \$63,150.00 |
| 4 | \$36,000.00 | \$70,150.00 |
| 5 | \$37,900.00 | \$75,800.00 |
| 6 | \$40,700.00 | \$81,400.00 |
| 7 | \$43,500.00 | \$87,000.00 |
| 8 | \$46,300.00 | \$92,600.00 |

3. **Willingness to Partner with Habitat**

You must be willing to invest a minimum of 400 hours of your family's time in helping us build your home.

4. **Required: Proof of income documents**

Habitat needs proof of income for all members of the household (copies of most recent W-2, 2 most recent paystubs, other statements of benefits or support).

5. **MAIL TO:**

Habitat for Humanity of Rowan County,
PO Box 3356, Salisbury, NC 28145
OR DELIVER in sealed envelope to
The Habitat Office or ReStore, 1707 S. Main St., Salisbury, NC

Answer these questions: Check each box if you believe you meet these criteria.

- ☐ I have lived in Rowan County for the last 12 months and/or have a signed employment contract there for the upcoming 12 months.
- ☐ My family is in need of affordable housing.
- ☐ My family has a steady source of income and my family income is within the guidelines.
- ☐ My family is willing to invest the time required to build our home.
- ☐ My signature below gives you permission to check my credit history and background.
- ☐ I am a citizen of the United States or a legal resident.

NUMBER IN HOUSEHOLD: *Required*

Applicant _____

Social Security# _____ Phone Number: _____

Date of Birth _____ Email Address: _____

Physical and Mailing Address _____

City _____ State _____ Zip _____

Length of Residency at this Address _____

Place of Employment _____

Job Title _____

Length of Time on Job _____
(If Less than 2 yrs, List Prior Employment)

Pay Rate and Average Work Hours _____ / _____

Marital Status _____

Signature _____

Co-Applicant _____

Social Security# _____ Phone Number: _____

Date of Birth _____ Email Address: _____

Physical and Mailing Address _____

City _____ State _____ Zip _____

Length of Residency at this Address _____

Place of Employment _____

Job Title _____

Length of Time on Job _____
(If Less than 2 yrs, List Prior Employment)

Pay Rate and Average Work Hours _____ / _____

Marital Status _____

Signature _____