

# 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.

- 1. Need** To qualify, your family must currently be living in inadequate 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.

- 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.

Current application income guidelines are:

Family Size	Not Less Than:	Not More Than:
1	\$22,500.00	\$45,000.00
2	\$25,700.00	\$51,400.00
3	\$28,925.00	\$57,850.00
4	\$32,125.00	\$64,250.00
5	\$34,700.00	\$69,400.00
6	\$37,275.00	\$74,550.00
7	\$39,850.00	\$79,700.00
8	\$42,425.00	\$84,850.00

## 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 documents to show that I have lived in Rowan County for the last 12 months. (utility bills, etc.)
- My family is currently living in inadequate 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 \_\_\_\_\_ Co-Applicant \_\_\_\_\_

Social Security# \_\_\_\_\_ Phone Number: \_\_\_\_\_ Social Security# \_\_\_\_\_ Phone Number: \_\_\_\_\_

Date of Birth \_\_\_\_\_ Email Address: \_\_\_\_\_ Date of Birth \_\_\_\_\_ Email Address: \_\_\_\_\_

Physical and Mailing Address \_\_\_\_\_ Physical and Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Length of Residency at this Address \_\_\_\_\_ Length of Residency at this Address \_\_\_\_\_

Place of Employment \_\_\_\_\_ Place of Employment \_\_\_\_\_

Job Title \_\_\_\_\_ Job Title \_\_\_\_\_

Length of Time on Job \_\_\_\_\_ Length of Time on Job \_\_\_\_\_

(If Less than 2 yrs, List Prior Employment) (If Less than 2 yrs, List Prior Employment)

Pay Rate and Average Work Hours \_\_\_\_\_ / \_\_\_\_\_ Pay Rate and Average Work Hours \_\_\_\_\_ / \_\_\_\_\_

Marital Status \_\_\_\_\_ Marital Status \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_