

# Do You Qualify?

Find out in 6 quick steps. Take a minute to review the requirements. If you qualify, complete the form on the back side of this page and send it to the Habitat office.



Henderson County Habitat for Humanity homes are constructed from architects' plans using professional tradespeople and volunteer labor. Habitat houses are usually built on purchased land in a subdivision of other Habitat homes. We require approved applicants to assist in the building of their homes.

## OUR MISSION

Henderson County Habitat for Humanity is a non-denominational Christian housing ministry dedicated to eliminating poverty housing in Henderson County by building decent, affordable homes in partnership with low-income families who are living in inadequate or substandard housing. These homes are sold by Habitat to the family at no profit, and financed with a no-interest loan from Habitat.



Partner with



To  
Become  
a  
Homeowner

The Partner Family Home  
Ownership Program from

Henderson County  
Habitat for Humanity

Office: 1111 Keith Street  
Hendersonville, NC 28792  
Phone: 828-694-0340  
Fax: 828-696-9657  
Email: [hendhabitat@bellsouth.net](mailto:hendhabitat@bellsouth.net)  
Website: [www.habitat-hvl.org](http://www.habitat-hvl.org)

Qualify for a new home with a small down payment and an interest-free mortgage



## BECOME A HOMEOWNER.

It's the dream we all share. Someplace where you can turn rent payments into home equity. Someplace where the paint's fresh, the plumbing works, and there's room enough for everyone. Someplace that's yours. It's an opportunity that Henderson County Habitat for Humanity wants to put within your reach. If you qualify, you could partner with Habitat to build a brand new, quality home with a small down payment and an interest-free mortgage.

### REQUIREMENTS

**1 Your Residency** —  
In order to qualify for home ownership through our program, you must have lived in Henderson County for the past 12 months.

**2 Your Need** —  
To qualify, your family must currently be living in inadequate or overcrowded housing.

**3 Your Ability** —  
You must have a steady source of income, be able to demonstrate financial responsibility, and **you must be willing to invest a minimum of 400 hours of your family's time in helping us build your home.**

**4 Your Income** —  
To qualify, your annual gross family income should be within these guidelines:

Family Size	Minimum Income	Maximum Income
2	\$12,600	\$25,200
3	\$14,200	\$28,380
4	\$15,750	\$31,500
5	\$17,000	\$34,020
6	\$18,250	\$36,540
7	\$19,550	\$39,060
8	\$20,800	\$41,580

**5 Your Credit** —  
Your family must have and maintain good credit. We will check your credit history through a credit report.

**6 Your Documents** —  
When your family applies, you must provide the following documents:

- Birth certificates and immigration documents
- Payroll check stubs for all workers in family (or Social Security letters)
- Rent receipts or lease documents
- List of all debts including balances and monthly payments
- Last three months of all bank statements
- Last two filed IRS 1040 tax forms
- W2 forms for last two years
- Letter explaining why you want a Habitat home

### I WANT TO OWN MY HOME.

I believe I meet all of the pre-qualification criteria.

- I have documents to show that I have lived in Henderson County for the last 12 months.
- My family is currently living in inadequate housing.
- The applicant must have four years of work and credit history.
- My family income is within the guidelines.
- My family gives Habitat for Humanity permission to check my credit history.
- I can supply all of the required documents.

Name		Co-Applicant Name	
Address			
City		State	Zip
Daytime Phone ( ) -		Daytime Phone ( ) -	
Social Security No.		Social Security No.	
Date of Birth / /		Date of Birth / /	
Signature		Signature	
How did you hear about Habitat?			
Number in Household		Estimated Gross Monthly Income *	



\* Includes food stamps, child support, disability payments, and others.