



## Preliminary Application for Habitat Homeownership

Crystal Coast Habitat for Humanity is an ecumenical Christian-based organization whose mission is to build and sell safe, decent, affordable, sustainable homes to people in need throughout Carteret and Onslow Counties, North Carolina. Our mission is made possible through community support, donations, and volunteers who work alongside our partner families. Habitat is not a giveaway program: we sell homes to qualifying families & individuals using a zero interest loan with no profit added into the sales price. Qualifying homebuyers are selected based upon need, the ability to pay, and the willingness to partner.

\*Please complete both sides of the following information to be eligible for our review and selection process:

1. I/We have a need for adequate housing - one or more of the following:

- I/we do not own my own home
- My/our current housing needs critical repairs
- My/our current housing is overcrowded
- My/our rent and utilities cost too much
- My/Our home has safety concerns (accessibility, mold, pests)
- Other \_\_\_\_\_

2. I/We have the ability to pay for a Habitat home - all of the following:

- I/We have no court judgments filed against me/us
- I/We have not declared bankruptcy in the last 3 years
- I/We have a good history of making payments on time
- I/We have had a steady monthly income for the last 2 years
- My/Our monthly income falls within these guidelines:

| CARTERET COUNTY |                 |                 |
|-----------------|-----------------|-----------------|
| Household Size  | Monthly Minimum | Monthly Maximum |
| 1               | \$2,820         | \$4,510         |
| 2               | \$3,225         | \$5,160         |
| 3               | \$3,630         | \$5,800         |
| 4               | \$4,030         | \$6,445         |
| 5               | \$4,355         | \$6,960         |
| 6               | \$4,675         | \$7,480         |
| 7               | \$5,000         | \$7,995         |
| 8               | \$5,320         | \$8,510         |

| ONSWLOW COUNTY |                 |                 |
|----------------|-----------------|-----------------|
| Household Size | Monthly Minimum | Monthly Maximum |
| 1              | \$2,360         | \$3,775         |
| 2              | \$2,695         | \$4,310         |
| 3              | \$3,035         | \$4,850         |
| 4              | \$3,370         | \$5,390         |
| 5              | \$3,654         | \$5,820         |
| 6              | \$3,910         | \$6,250         |
| 7              | \$4,175         | \$6,680         |
| 8              | \$4,445         | \$7,115         |

3. I/We am willing and able to partner with Habitat - if selected, I will do the following:

- Attend all required homebuyer education classes
- While home is being built, I/We am/are able to make monthly payments to an account that will be used to cover closing costs when the home is completed
- Your household is willing and able to complete a minimum of 400 hours of "sweat equity"

Applicant \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Phone: \_\_\_\_\_

Co-Applicant \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Phone: \_\_\_\_\_

Please list everyone who would be living in your home, including yourself:

| Name | Date of Birth |
|------|---------------|
|      |               |
|      |               |
|      |               |
|      |               |
|      |               |
|      |               |
|      |               |

Please provide the following from your current income information with this preliminary application to qualify for further review.

| Income Source              | Monthly Income      |
|----------------------------|---------------------|
| Employer:                  | \$                  |
| Employer:                  | \$                  |
| Child Support:             | \$                  |
| Other (List):              | \$                  |
| Other (List):              | \$                  |
| Recurring Monthly Expenses |                     |
| Rent:                      | Insurance:          |
| Utilities:                 | Student Loans:      |
| Car Payment:               | Credit Cards/Other: |

RELEASE: By signing this document, I/we affirm that all of the preliminary information provided is true. I/we understand that providing false information will prevent me from being considered for a Habitat home. I/we hereby authorize Crystal Coast Habitat for Humanity and its associated financial partners to access and review my credit report.

Applicant Signature \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ PRINTED \_\_\_\_\_ DATE \_\_\_\_\_

Return Preliminary Application and Supporting Documents to:  
 Crystal CoastHabitat for Humanity  
 5898 Hwy 70 W (physicaladdress)  
 PO Box 789 (mailing address)  
 Newport, NC 28570

Application can be dropped by the administrative office, mailed,  
 faxed 252-223-6111, or emailed to Homeowner Services at  
 jzerilli.cchfh@gmail.com or to Executive Director, Tammy Blizzard, at habitat.vpoperations@gmail.com