



Dear Potential Applicant,

Union County Habitat for Humanity (UCHFH) is a non-profit, Christian housing ministry with a mission to eliminate poverty housing by offering low-income families the opportunity to purchase their own home. Union County Habitat partners with families who are committed to improving their living conditions through homeownership. Families partnering with UCHFH agree to work “sweat equity”, attend homeownership classes, maintain their homes and make their payments on time. UCHFH agrees to build decent, safe, and affordable homes and sell the homes to partner families at no profit with no interest charged on a 20-year mortgage.*

UCHFH uses 3 distinct areas of selection criteria when reviewing potential partner family applicants.

1. Housing Need

UCHFH selects families whose current living conditions are inadequate or are unable to obtain adequate housing through other conventional means. Inadequate housing may mean the structure is not sound, the area you live in is not safe, you are living with another family member, children of the opposite sex are sharing a bedroom or children are sharing a room with a parent and/or rent is too high for your income.

2. Ability to Pay

Because you are purchasing your home from UCHFH, you must demonstrate an ability to pay the monthly mortgage payment. The average mortgage payment is \$400*, and includes property taxes and homeowners insurance. You must show stable income by providing proof of your income from paycheck stubs or documentation of assistance. UCHFH does have credit guidelines, but is willing to work with those whose credit is less than perfect to work through credit challenges (see enclosed sheet).

You must make between \$20,000 and \$40,000 a year to qualify. Qualifications are also based on family size.

3. Willingness to Partner

Families who are selected complete between 350 hours of “sweat equity” per adult, attend homeownership classes and pay \$500 to cover closing costs. The average time from selection to homeownership is 12-18 months. Each family should be willing to live and become an active part of the neighborhood where Union County Habitat is building houses, maintain their home and be a good neighbor.

Please phone Alice Baker, Family Services Coordinator, at 704-294-9414 to schedule a date and time to discuss your application.

