

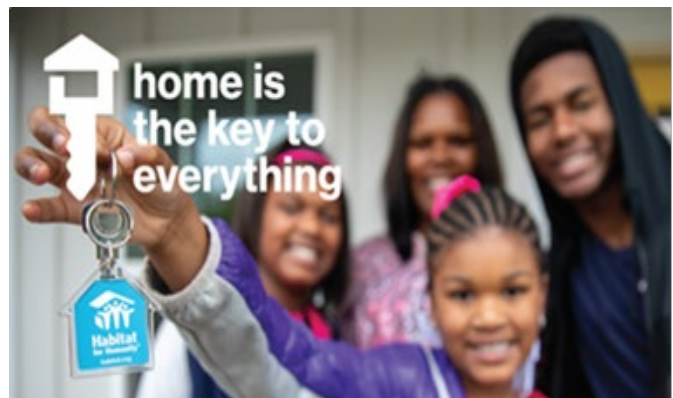


## Application Information Sessions

**Thank you for your interest in applying!**

- **Please attend the Information Session**
- **Full application packets for 2024 builds will be available beginning July 15, 2022.**

**Monica Delgado**  
Homeowner Services Coordinator  
(704) 786-4001  
[monicadelgado@habitatcabarrus.org](mailto:monicadelgado@habitatcabarrus.org)



# Habitat for Humanity Cabarrus County (Habitat Cabarrus)

## Introduction to Homeownership Program:

All applicants are highly encouraged to attend a one-hour information session on our Homeownership Program. Attending this session shows “Willingness to Partner” with Habitat Cabarrus.

This year’s sessions will be held **in person** as well as **virtually** at McGill Baptist Church at 5300 Poplar Tent rd., Concord, NC 28027.

- Monday, July 11, 2022, at 11:30 a.m.
- Thursday, July 14, 2022, at 7:00 p.m.

To register, click [HERE](#)

\*Families that do not have access to the internet and/or video capabilities need to call Monica Delgado to reserve a spot at (704)786-4001.

### About the Sessions:

Sessions will cover information about the application process, the selection of families, and how Habitat Cabarrus builds its houses. The class is free. Interpreters are not provided; however, Mrs. Delgado is bilingual and can assist in Spanish. You are welcome to use your own interpreter if needed. Please do not let your children distract you during the sessions.

### Applications:

The application process begins in July following the first information session. Applications are available at the Re-Store located at 2902 South Cannon Blvd. Kannapolis, NC 28083. As well as at the administrative office at 8 Church St. South, Concord, NC 28025. After an in-depth application process, interviews, income verification, reference checks, and an evaluation of the current living situation, final selections are made in early January.

2022 Homeowner Application **Packets are due by August 1, 2022**, Applications **must be mailed to:**

Monica Delgado  
Habitat for Humanity  
Church St. South  
Concord, NC 28025

## How Partner Families are Selected:

The selection of families for our Homeownership Program (known as Partner Families) is done by our Selection Committee. It does not discriminate because of race, color, religion, sex, disability, familial status, sexual orientation, age, gender identity, national origin, or because all or part of the applicant's income is derived from public assistance programs. The applicant families go through the required application and interview process to determine their needs and the ability to meet Habitat Cabarrus' requirements below:

**Residency:** Applicants must have lived or worked in Cabarrus County for the past year.

**Housing Need:** Applicants must currently live in sub-standard housing with structural defects, health hazards, other unsafe conditions, or housing that is simply too small for the family.

**Partnership:** Applicants must be willing to partner with Habitat in the construction of the home by contributing "sweat equity" hours (250 hours minimum per household adult). Families agree to care for, maintain and repair their own homes and yard. Families agree to reflect and represent Habitat Cabarrus in a positive manner.

**Affordability Need:** Each family has a household income that falls within Habitat's guidelines and shows an ability to repay the mortgage.

### 2022-2023 Annual Gross Income Eligibility

Family Size	Minimum Income	Maximum Income
1	\$19,800	\$33,000
2	\$22,600	\$37,700
3	\$25,450	\$42,400
4	\$28,250	\$47,100
5	\$30,550	\$50,900
6	\$32,800	\$54,650
7	\$35,050	\$58,450
8	\$37,300	\$62,200

## After You Have Been Selected

### Sweat Equity

Every Partner Family is required to perform a minimum of 250-500 hours of volunteer work known as “sweat equity” within the Habitat organization before moving into their home. The number of hours required is determined by how many adults live in the household. Sweat equity is an exciting learning experience in which Partner Families work with family, neighbors, and friends to build other Partner Families’ homes as well as their own.

- A. Each prospective homeowner and their household members (as applicable) will contribute 250 sweat-equity hours toward the completion of their home or the homes of others. These hours will be completed on the schedule as defined in the partnership agreement and will include construction site work, training for basic home maintenance, homebuyer prepurchase financial training, and other activities as defined by the partnership agreement. Failure to complete these hours is cause for deselection. Household members who are 16-17 must perform at least 100 hours of sweat equity.
- B. Sweat equity has no monetary value and will not be compensated should an applicant withdraw or be deselected.
- C. These requirements will be used to calculate the cumulative hours.
  - I. At least 90% of the total cumulative hours of sweat equity must be completed in construction. All exceptions must be approved by Habitat Cabarrus management.
  - II. Homebuyer Education Program completion will be required for each applicant.
  - III. Willingness to Partner and Sweat Equity requirements in the Letter of Acceptance must be met.
  - IV. An exception can be made to Sweat Equity requirements at the discretion of Homeowner Services staff with CEO approval. All exceptions must be documented.
  - V. Appropriate accommodations and modifications will be made for household members with disabilities in accordance with the Americans with Disabilities Act (ADA).

### 5- builds per year

We are currently limited to building 5 homes a year, but the need is much greater.

### Stable Housing

When a family moves into their Habitat for Humanity home, IT’S JUST THE BEGINNING OF THEIR Habitat story. In addition to gaining a safe, affordable shelter, their quality of life improves. Overwhelmingly, 92% of homeowners said their lives were better since moving into their Habitat home, and 89% attributed that positive change specifically to the Habitat

Homeownership process. By providing low-income families with a pathway to homeownership, Habitat for Humanity doesn't just build homes - it transforms lives and creates happier endings for the families we serve. It builds community, it builds hope.

### **How do families pay?**

Habitat Homes are not free. Families purchase their homes from Habitat Cabarrus with a 30-year interest-free mortgage loan. The mortgage is set based on each family's income, not to exceed 30% of their gross income. Their payments are made to Habitat for Humanity and are used to help build future homes.

Through this affordable mortgage program and obligated sweat equity hours, Habitat is providing families with a "hand up" instead of a "handout". By having an affordable home, families can break their cycle of poverty and create self-sufficiency and long-term success.

## **You Do Not Qualify with Habitat, Now What?**

### **Partnership with Prosperity Unlimited, Inc.**

If you are below or above our income guidelines for your family size, we are partnering with Prosperity Unlimited which may be able to assist families in need of assistance with credit, money management, down payment, etc.

For an Enrollment Application:

Email: [education@prosperitycdc.org](mailto:education@prosperitycdc.org)

Call: 704-933-7405

Online: <https://www.surveymonkey.com/r/PCYWCJ7>



or use the QR Code with your phone camera

**By using the above link or the QR Code you will receive a 50% on the Enrollment Application Fee: \$25 for a single or \$37.50 for a couple.**

### **Physical Address**

1660 Garnet Street Kannapolis, NC 28083

### **Mailing Address**

P. O. Box 1095 Concord, NC 28026