



# Do You Dream of Owning Your Own Home?

## PARTNER WITH HABITAT WAKE, UNLOCK THE DOOR TO YOUR FUTURE

### Habitat Homeowners:

- Live in safe, affordable, well-built and energy-efficient homes, reducing maintenance and utility expenses
- Pay a 30-year affordable mortgage, requiring a reasonable downpayment and low monthly payments
- Participate in educational opportunities to prepare for homeownership
- Work a minimum of 200 "Sweat Equity" hours as a Habitat Wake Volunteer
- Achieve the dream of homeownership!

### WHO QUALIFIES TO PURCHASE A HABITAT HOME?

- Have you lived or worked in Wake County in the past 12 months?
- Do you have a valid Social Security Number?
- Have you maintained a steady income for the past 24 months?
- Are you a U.S. citizen or permanent resident?
- Do you have reasonably good credit?
- Do you have a good rental history?
- Do you have an annual gross income (before taxes and deductions) within the amounts listed to the right?

Another key criteria is the ability to afford 70% of the appraised value of a home currently in our inventory, which varies. This pre-application step helps determine your affordability based on your income and debt-to-income ratio.

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Not a day goes by that I do not thank God for Habitat, our house and the community that has supported us.

—Joann B., Habitat Wake homeowner

Family Size	Max Annual Income
1	\$72,950
2	\$83,400
3	\$93,800
4	\$104,200
5	\$112,550
6	\$120,900
7	\$129,520
8	\$137,550

80% of AMI, effective June 1, 2025

## TAKE THE FIRST STEP TOWARDS HOMEOWNERSHIP

Complete the pre-application form located at [habitatwake.org/apply](https://www.habitatwake.org/apply) or call us at 919-744-2459.

If the initial eligibility criteria are met, you will be invited to attend an information session.



Together, we build.

[www.habitatwake.org/apply](https://www.habitatwake.org/apply)