



Name(s)	
Address	
Phone(s)	
Email	



Nevada County
Habitat
for Humanity®

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We look at three distinct areas of selection criteria when reviewing potential homeowners:

1. Your family's actual need based on the suitability of your current housing.
2. Your current income and ability to pay for a Habitat home.
3. Your willingness to participate as a "partner" with Habitat.

When Habitat has another homeownership opportunity, we will hold an application orientation session and open the application period.

To apply, fill in the information requested to be added to our mailing list. You'll be notified of our next application session.

Visit our website at:
www.nchabitat.org/home-buyer



Scan QR code
to webpage



***Are you looking to buy
a decent and affordable
place to call home?***



Homeowner Selection Criteria Guide

Habitat Homeowner Eligibility, Qualifications, & Expectations

www.nchabitat.org

1. Need: You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Overcrowding is also taken into consideration.

The percentage of your monthly income that you currently spend on housing can determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.

Eligible Income Ranges:

Household Size	Gross Household Income
One	\$29,500-\$58,350
Two	\$33,500-\$66,700
Three	\$38,000-\$75,050
Four	\$41,800-\$83,350
Five	\$45,100-\$90,050
Six	\$48,500-\$96,700



2. Ability to Pay: Since you will actually be buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. We will help you determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses.

For the formal application process, Habitat will need:

- Income tax returns from past 3 years
- Current financial statement copies
- List of employers and landlords for past 2 years

You may be considered if your total income is not over 80% median household income for Nevada County.

3. Willingness to Participate as a Partner with Habitat: If selected, you become a “partner” in the Habitat program. Your assistance in constructing your home and volunteering is called “sweat equity.” Your “sweat equity” contribution of 500 hours must be completed before becoming a homeowner. Friends and relatives may volunteer time on your behalf. You will be responsible for maintenance and repairs of your home from the time you purchase.

Our homeowners are responsible neighbors. After moving into your home, the Homeowner Support Committee will maintain an on-going supportive relationship with you.

For more information visit:
www.nchabitat.org/home-buyer

Nevada County Habitat for Humanity is a fair housing lender that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant’s income is derived from public assistance.