



Do you believe you (or a friend) can qualify to become a *Habitat for Humanity* Partner Family?

You may - if:

- Your current housing is inadequate.
- You have lived or worked in Chowan or Perquimans County for at least two years.
- Meet HUD's 2025 minimum qualifying gross yearly income:

Chowan Household Size	1	2	3	4	5
Qualifying Household Income	\$26,750 to \$42,800	\$30,600 to \$48,960	\$34,400 to \$55,040	\$38,200 to \$61,120	\$41,300 to \$66,080

Perquimans Household Size	1	2	3	4	5
Qualifying Household Income	\$29,100 to \$46,560	\$33,250 to \$53,200	\$37,400 to \$59,840	\$41,550 to \$66,480	\$44,850 to \$71,760

- Your personal debt load is reasonable.
- You can demonstrate your ability to pay the no-interest, \$140,000, 30-year mortgage.
- You can make a \$2,000 down payment.
- You are able to provide employment and character references.
- You are willing to become a Partner Family by putting in the required 250 to 400 hours of "Sweat Equity" depending on family composition.

IMPORTANT!

Applications will be accepted until March 30, 2026 for a home to be built either in Chowan or Perquimans counties. Download and complete the application if you think you qualify at:

<https://www.cph4h.org/homeowner-application>

If you have any questions, please attend an informational meeting or call 252-301-4098.