

# HOME OWNERSHIP PROGRAM



## Do I Qualify?

*Before you fill out an application, please review the following four criteria in order to determine eligibility for our home ownership program*

1. **Do you have a demonstrated need for housing?** Examples include:
  - a. Living in overcrowded or unsafe conditions
  - b. Relying on subsidized, temporary or public housing, or being homeless
  - c. Being Cost Burdened: housing costs are greater than 30% of income
  - d. Inability to get a home loan from another source.
2. **Do you have the ability to pay an affordable mortgage?**
  - a. You will have a mortgage payment.
  - b. Below are the income requirements.
  - c. Both gross income and total debt will affect eligibility.

### 2023 Income Requirements\*

	Minimum	Maximum
Family of 1	\$21,770.00	\$43,531.00
Family of 2	\$24,885.00	\$49,744.00
Family of 3	\$28,000.00	\$55,956.00
Family of 4	\$31,080.00	\$62,169.00
Family of 5	\$33,600.00	\$67,156.00
Family of 6	\$36,085.00	\$72,144.00
Family of 7	\$38,570.00	\$77,131.00
Family of 8	\$41,055.00	\$82,075.00

\*Effective 6-15-2023

3. **Are you willing to partner with us?**
  - a. If approved, applicants must complete 300-500 hours of Sweat Equity.
4. **Have you lived, worked or worshipped in Brunswick County for the last 12 months?**
  - a. You must also be a legal citizen or resident of the US.

*If you answered YES to all four questions,  
Call us, email us or go online to obtain your application today!*