



Fayetteville Area  
**Habitat**  
for Humanity®

# become a Habitat homeowner

49 single-family homes available at Oakridge Estates



49 single-family homes on the corner of Bounce & Old Bounce Roads



Once **approved**, Habitat partners are able to purchase and live in a Habitat home valued at approx. \$90,000 with low monthly mortgage payments.

Habitat homes are sold at cost, with 20-25 year interest free mortgages. Currently, the mortgage payment on a three-bedroom Habitat house is approximately \$500.00 a month. This payment includes property taxes, homeowner's and flood insurance, and termite coverage.

## before you apply:

- demonstrate a need
- have the ability to pay
- be willing to partner

Are you at least 18 years old (legally able to contract)?

Are you a U.S. citizen or permanent legal resident?

Have you been a resident of Cumberland County or employed in Cumberland County, for the past 12 months?

Do you have two years worth of stable, documented income or employment history?

Are you able to make a deposit of between \$800 and \$1,500 at closing?

Can you afford a monthly mortgage payment of between \$450 and \$600?

## do you qualify?

family size	annual gross household income* up to
1	\$29,250
2	\$33,400
3	\$37,600
4	\$41,750
5	\$45,100
6	\$48,450
7	\$51,800
8	\$55,150

\*Minimum income over \$11,000, based on family size. Income limits subject to change annually.

**Questions? Call (910) 483-0952. Email [office@fayettevillenchabitat.org](mailto:office@fayettevillenchabitat.org).**



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