CUMBERLAND COUNTY

Fayetteville Area Habitat for Humanity puts God's love into action by bringing people together to build homes, community, and hope.

To be eligible for the FAHFH Homeownership Program, you must:

1. **DEMONSTRATE NEED:**

You may qualify if your present housing meets one or more of the following:

- Substandard *(recurring maintenance problems, inadequate plumbing, lack of indoor bathroom, unsafe electrical, lack of entrance and exit, leaky roof, unsafe heating or no formal heating, unsafe flooring, little or no insulation, broke or missing windows)*
- Unsafe *(unsafe neighborhood, heavy traffic, high crime)*
- Overcrowded
- Government subsidized *(public housing, tax credit, section 8)*
- Un-affordable *(Rent exceeds more than 30% of Household income)*
- Do not qualify for a conventional mortgage.

2. **HAVE THE ABILITY TO PAY:** ***You must earn at least the monthly amount listed below for your family size***. For families larger than 6, call our office at 910-483-0952. Please note, the amounts listed are gross (before taxes and deductions) amounts. Credit is considered in the approval process including Debt to Income Ratio. ****See next page for income limits*

People in Household	Monthly Income	
	REHAB HOMES	NEW CONSTRUTION
1	$1,167	$1,946
2	$1,526	$2,220
3	$1,919	$2,500
4	$2,313	$2,775
5	$2,706	$3,000
6	$3,099	$3,667

3. **BE WILLING TO PARTNER: Completion of 300 hours of Sweat Equity. Submit to a home visit and meeting with our Family Matters Committee during the application process. Approved Homebuyers complete all mandatory requirements of the Homeownership Program. An applicant cannot choose the specific location of their home and must be willing to accept a newly constructed or rehabilitated home (assigned based on availability).**

- 10 Hours of Initial Sweat Equity (Requirement as part of Application)
- **Once Approved:**
  - 50 Hours of Education
  - 100 On-Site Construction
  - 140 Additional Hours (Completed at Habitat Restore or other approved Non-profit Organizations)

EQUAL HOUSING OPPORTUNITY

Disqualifications

- **Misrepresentation of any information throughout the approval process**
- Failing to Report all Household Income
- Household income exceeds 80% of Area Medium Income*
- Insufficient Income
- Inconsistent income/employment
- Foreclosure in the last 3 years
- Bankruptcy in the last 3 years
- Unwillingness to partner
- Collections/charge-offs exceeding $3,000
- Outstanding balances on previous rentals

INCOMING LIMITS

Family Size	Annual Gross Household Income* up to
1	$37,350
2	$42,650
3	$48,000
4	$53,300
5	$57,600
6	$61,850
7	$66,100
8	$70,400

To be considered for the FAHFH Homeownership Program, complete and return the Registration form ONLY, via mail (733 Bargain St Fayetteville, NC 28303) or email (grace@fayettevillenchabitat.org (deja@fayettevillenchabitat.org)

EQUAL HOUSING OPPORTUNITY