



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: *Have a minimum gross monthly income of \$2000.* The ability to pay is reviewed on a case-by-case basis. It is predicted or based on income, monthly expenses, current debt, and other financial obligations. You must demonstrate a consistent, stable, documented source of income; no unsatisfied liens, judgments; and the ability to pay \$560-\$700 a month for a mortgage payment.

- Credit is considered in the approval process including Debt to Income Ratio
- You must also agree to incur no new debt as a condition of acceptance into the program

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)



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

INCOME 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 (3833 Bragg Blvd Fayetteville, NC 28303) or email (grace@fayettevillenchabitat.org).



ORIENTATION REGISTRATION / PRE-APPLICATION

Today's Date: _____

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Work Phone: _____

Home Phone: _____

Cell Phone: _____

Email: _____

DOB: ____/____/____

Is applicant a US Citizen or legal permanent resident? **YES NO**

Co-Applicant: _____

Street: _____

City: _____ State: _____ Zip: _____

Work Phone: _____

Home Phone: _____

Cell Phone: _____

Email: _____

DOB: ____/____/____

Relationship to Applicant: _____

Is co- applicant a US citizen or legal permanent resident? **YES NO**

Please list all those who will be living in this home **NOT INCLUDING** applicant and co-applicant:

	Name	Gender	Date of Birth
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

1. COUNTY: **CUMBERLAND**

2. Did you or anyone in your household serve or are currently serving in the military? **YES NO**

If yes, who? _____ Relationship to Applicant _____

*****MUST HAVE A MINIMUM MONTHLY INCOME OF AT LEAST \$2000 *****

3. What is your household's gross (before taxes and deductions) monthly income amount? _____

INCLUDE (all long term, permanent income sources currently being received)

DO NOT INCLUDE (temporary income such as unemployment or income not being received at this time)

4. Have you lived or worked in Bladen, Cumberland or Sampson County consecutively in the past twelve (12) months: **YES NO**

5. Please describe your current living conditions: _____



Applicant Screening Demographics

(For Reporting Purposes Only)

Effects of Non -disclosure:

Providing the below information is voluntary and has no bearing on approval or denial

Please check all boxes that apply to you below:

Gender: Male Female Other

Race: White Black or African American Native American/Alaskan Native

Asian - Chinese, Filipino, Japanese, Korean, Vietnamese, Other Asian Native Hawaiian- Guamanian or Chamorro, Samoan, Other Pacific Islander

Ethnicity

Hispanic or Latino- Mexican, Puerto Rican, Cuban, Other Hispanic or Latino Not Hispanic or Latino

Disability: Yes, I have a disability No, I do not have a disability

Age: Under 18 18-29 30-49 50-64 65+

How did you hear about us? Internet Search Website Social Network Event Agency Referral Friend Other

Education: (circle)

High School/GED College (attending) College Degree: 2 YR and/or 4 YR

**By my signature I/we affirm that the above information is true and correct. I understand that providing false information could cause me not to qualify to purchase a home from Fayetteville Area Habitat for Humanity.

Applicant Sign Here: Co-Applicant Sign Here:

** By signing below, I/We acknowledge that completion of this pre-application does not guarantee acceptance into the Fayetteville Area Habitat for Humanity Homeownership program, nor does it guarantee an extension of credit.

Applicant Sign Here: Co-Applicant Sign Here:

***** OFFICE USE ONLY: RETURNED DATE: STAFF INITIAL:



