



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*)
- Unaffordable (*Rent exceeds more than 30% of Household income*)
- If you are homeless (*no current or permanent address*)
- Do not qualify for a conventional mortgage.

2. HAVE THE ABILITY TO PAY: ***Have a minimum gross monthly income of \$2000 for Cumberland County and \$1800 for Bladen and Sampson Counties.*** The ability to pay is reviewed on a case-by-case basis. It is predicted on income, 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:

CUMBERLAND COUNTY

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

BLADEN, COLUMBUS, ROBESON, SAMPSON COUNTIES

Family Size	Annual Gross Household Income* up to
1	\$36,650
2	\$41,850
3	\$47,100
4	\$52,300
5	\$56,500
6	\$60,700
7	\$64,900
8	\$69,050

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).