

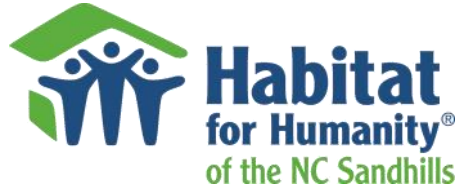


## Homeowner Recruitment Two Night Event (Eequired)

Register after July 1, 2021 for our  
Fall Recruitment Night

The first night will be an information only session. At which time we will tell you about the Home Ownership process and qualifications. If you feel like you qualify for a Habitat Mortgage and want to proceed with the application process, you will need to attend the second night and bring all required paperwork mentioned in the first night. This will start the application process.

*You must attend both nights to qualify for step one of the application process.*



### Our Mission & Vision

Our mission is to partner with families, volunteers and the community to build houses, communities and future generations.

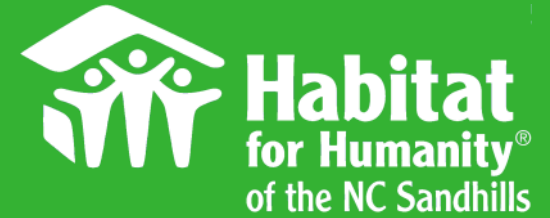
Our vision is safe, decent, affordable housing in the Sandhills.

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



Habitat for Humanity of the NC Sandhills does not discriminate on the basis of race, color, religion, sex, handicap, national origin or familial status. Habitat for Humanity of the NC Sandhills is a Fair Housing/Equal opportunity lender.

ph: 910-295-1934



## Homeownership



### Our Next Annual Application Recruitment Session:

## Fall 2021

2268 NC 5 Hwy, Aberdeen, NC 28315  
[www.sandhillshabitat.org](http://www.sandhillshabitat.org)

# So you want to own my own home?

## Do I Qualify?

To be eligible to purchase a Habitat home, you must meet the following four criteria:

- 1. Must live or work in the county** in which you are applying for a minimum of one year.
- 2. Have a housing need.** Applicants must currently be living in inadequate housing or housing that is not affordable for their income.



### 3. Have the ability to pay:

- Stable income for at least two years and the ability to make monthly mortgage payments
  - Income between 30-60% of HUD's area median income (see chart below; subject to change each year)
  - Verification of earned income with a most recent W4 & Federal Income Tax Return, verification of all "other" income (for example: child support, SSI)
  - Satisfactory housing expense and debt to income ratio; max of 43% DTI
  - Legal right to work in the United States
  - A satisfactory credit history reflecting acceptance of responsibility for debt. All collection accounts and financial judgments paid in full. No Chapter 7 bankruptcy within three years or Chapter 13 within 18 months prior to applying
  - Ability to save \$1000 for down payment
  - Proof of their ability to live financially independent for 18 months before the application is approved
  - Applicants must not be a registered sex offender and will be subject to a criminal background check
- 4. Willingness to Partner with Habitat for Humanity**
- Be honest and cooperative with Habitat for Humanity of the NC Sandhills

Sandhills Habitat Income Guidelines 2021			
Family Size	Moore County Annual Income Range	Richmond County Annual Income Range	Hoke County Annual Income Range
1	\$16,100—\$32,160	\$12,300—\$24,600	\$12,300—\$24,600
2	\$18,400—\$36,720	\$14,050—\$28,080	\$14,050—\$28,080
3	\$20,700—\$41,340	\$15,800—\$31,620	\$15,800—\$31,620
4	\$22,950—\$45,900	\$14,550—\$35,100	\$14,550—\$35,100
5	\$24,800—\$49,620	\$19,000—\$37,920	\$19,000—\$37,920
6	\$26,650—\$53,280	\$20,400—\$40,740	\$20,400—\$40,740
7	\$28,500—\$56,940	\$21,800—\$43,560	\$21,800—\$43,560
8	\$30,300—\$60,600	\$23,200—\$46,380	\$23,200—\$46,380

- Participate in Homebuyer Education Program of 15 workshops & eHome online course followed by a two hour counseling session
- Attend designated monthly classes until classes have been completed
- Provide semi annual verification of income while in the program
- Have a valid email address and setup voicemail on your phone
- Willing to complete a minimum of 300 "sweat equity" hours per adult (18 years or older) and 60

## We work with you to secure an Affordable Mortgage.



If you feel like you qualify and want to partner with Habitat just email  
**Laurie Addison at**  
**Laddison@sandhillshabitat.org**  
 For any questions call her direct at  
**910-295-1934 Ext 2210**