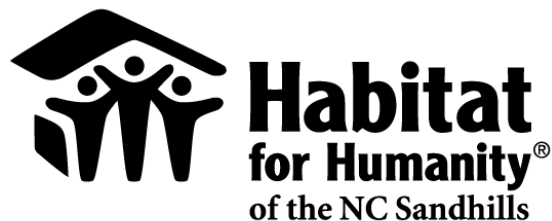


What are the advantages to our program?

- Well-constructed, very energy efficient, decent new or renovated home.
- Education on homeownership, home maintenance, and money management.
- Opportunity to purchase the house with an affordable mortgage. Monthly payments will depend on your income, and will not be higher than 30% of your gross annual income.
- Homeownership offers the potential of the home appreciating in value.
- Studies show homeowners have less family conflict, earn more money, and children have better grades and health than renters.

How can you get involved?

- **Volunteers**— form a team of 10-15 and claim a onsite build day. No experience necessary!
- **Donate** — Each house Habitat build cost approximately \$125,000 to build. Financing comes from our Habitat Homeowners mortgage payments and you. Donations cover 80% of our homes. Call us to learn more about sponsorship opportunities.
- **Advocate**— Our veterans deserve our attention and gratitude. Please engage in conversations and activities that show your support!



The Habitat program is a competitive process, but your experience serving our country has prepared you for challenges and opportunity .



Our Mission & Vision

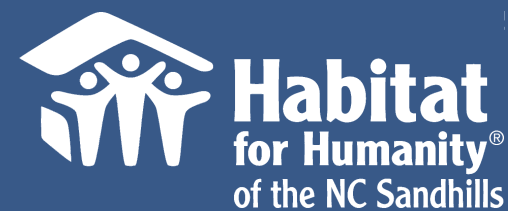
Our mission is to partner with families, volunteers and the community to build houses, communities and future generations.

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

Sandhillshabitat.org
(910) 295-1934



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.



Homeownership
Made Possible



★ ★ ★ ★ ★
VETERANS
★
BUILD 2021-22

Guaranteed
Affordable Mortgage

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

**“A Hand-Up —
Not a Hand-Out”**

www.sandhillshabitat.org
(910) 295-1934
2268 NC Highway 5 | Aberdeen, NC 28315

every one

Deserves a decent place to live



We appreciate your interest in Sandhills Habitat Veterans Build. Through this initiative, you can help us provide a guaranteed affordable home to U.S. veteran, Jesse Anderson and her family in Moore County.

The National Low Income Housing Coalition finds that 2.5 million veterans heading households are at least 55 years of age. Of those 2.5 million veterans 24% have housing cost burdens. Unlike our older civilians, our older veterans are more likely to have a disability — 35% versus 28%—which may require home modifications, health and other supportive services as they age.

Our female veteran population is in need as well. According to a report by the National Housing Conference, nearly half of our veterans who are single mothers spend more than 30 percent of their income on housing. Our female veterans face significant economic and housing challenges and are particularly vulnerable to housing cost burdens compared with our overall veteran population.

Habitat is proud to be partnering with Jessica and thankful for all the Veterans that have protected the American dream of homeownership.

meet our homeowner-in-progress

In 2006, Jessica realized she was not living the life she had imagined for herself. She was a high school graduate working a mediocre job, living in an overcrowded, sub-standard housing condition. Her father had served in the military throughout her childhood, so, following in her father's footsteps, Jessica joined the Navy.

Jessica met her future husband, who was also in the service and they married in 2008. They had her first son in 2010. They left the Navy and headed for Oklahoma in 2011 to live in his parent's mother-in-law's house. Soon her daughter was born and there four people were living in a one-bedroom, one-bathroom house.

The stress took its toll and she returned to Aberdeen with her children in March 2015 to take a break. Not even a month later, Jessica was served with divorce papers and she spent all her savings fighting for her children. Jessica and the children stayed in North Carolina and live with her parents, unfortunately, she is once again in an overcrowded housing condition.



"This year has been a whirlwind of emotions and confusion for many, but it has also been a learning experience for me. I learned to appreciate and count my blessings, my life, my children, my family. I was able to save a small amount of money, and I invested in stocks for the first time in my life. In preparation for entering the Habitat Homeownership Program, I was able to pay off ALL my debt and collections as well as raise my credit score by over 100 points. This is a step I cannot take alone. I have worked so hard this past year, not only with saving money, but trying to be a better mom, I enrolled in college for an associate's degree in medical office admin, so I can start a career, own a home, and show my children that you can accomplish anything if you set your mind to it and am not afraid to ask for a little help."

- Jessica Anderson

meet our lead sponsor



Our mission is to help Veterans attain the VA Disability Rating they are eligible for as a result of their honorable service to the nation.

Veterans Guardian is a pre-filing consulting firm helping position veterans to achieve the disability rating they are eligible for when they file their claim for VA disability benefits and compensation. As a team of fellow veterans, we understand and truly appreciate the sacrifices you have made in your service.

vetsguardian.com