

Homeowner Recruitment Event

Visit sandhillshabitat.org

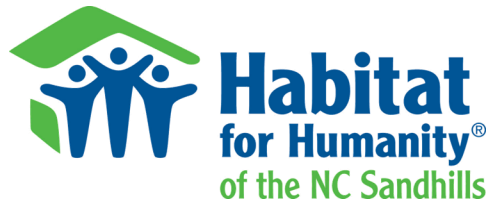
Two Sessions
August 24th 6:00pm

West Southern Pines Center Auditorium
1250 W. New York Avenue, Southern Pines

The first night will be an information only session. We will tell you about the Home Ownership process and qualifications. If you think you would qualify for a Habitat mortgage and want to proceed with the application process, you will need to attend the second night and bring completed application and all required paperwork mentioned on the first night.

August 24th 9:00am-7:00pm
Sandhills Habitat
2268 NC Highway 5, Aberdeen
Appointments in Order of Arrival

The second session will be an interview with one of our Homebuyer Committee members. You must attend both sessions to submit an application and begin the application process. You must bring copies of all the documents **FOR EVERY ADULT IN THE HOUSEHOLD** to the second meeting so start gathering them now and be prepared. At the **second session we require \$20** cash or money order per adult applicant and family member for non-refundable application fee.



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.

**Get more Information
about Habitat's
Homeownership Program**

(910) 295-1934

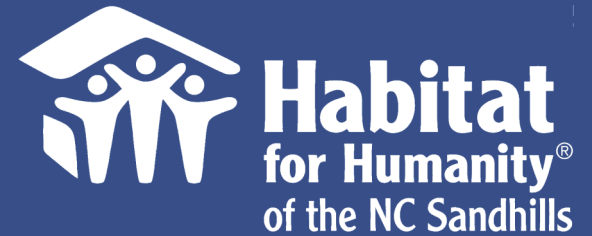
home@sandhillshabitat.org

2268 NC Highway 5
Aberdeen, NC 28315

www.sandhillshabitat.org



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



Homeownership Opportunity



Annual Application Recruitment Session Fall 2023

**Building Houses.
Building Hope.**

www.sandhillshabitat.org

Homeownership Program



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

You must live or work in the county where you are applying for at least one year.

1. **Have a housing need.** Applicants must currently be living in inadequate housing or housing that is not affordable for their income.
2. **Have the ability to pay:**
 - Stable income for at least two years and the ability to make monthly mortgage payments
 - Income between 30-80% of HUD's area median income (see chart; subject to change each year)
 - Verification of earned income with the most recent W2 & Federal Income Tax Return, verification of all "other" income (for example: child support, SSI)
 - Satisfactory housing expense and debt to income ratio; max of 40% DTI
 - A satisfactory credit history reflecting acceptance of responsibility for debt.
 - Down payment
 - Copy of current lease and 1- month utilities bill (most recent)
 - Proof of ability to live financially independent for 18 months before the application is approved.

3. Be willingness to partner with Habitat for Humanity.

- Be honest and cooperative with Habitat for Humanity of the NC Sandhills
- Participate in Homebuyer Education Program of 15 workshops & 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 voicemail
- Willing to complete a minimum of 300 "sweat equity" hours per adult (18 years or older) and 60 hours per teen (16 & 17 years of age).
- Agree to criminal background check.

More Information



1. Open Camera
2. Scan
3. Tap



Sandhills Habitat Income Guidelines 2023				
Family Size	Moore County Annual Income Range		Richmond and Hoke County Annual Income Range	
1	\$19,013	— \$50,700	\$14,531	— \$38,750
2	\$21,731	— \$57,950	\$16,613	— \$44,300
3	\$24,450	— \$65,200	\$18,694	— \$49,850
4	\$27,150	— \$72,400	\$20,756	— \$55,350
5	\$29,325	— \$78,200	\$22,425	— \$59,800
6	\$31,500	— \$84,000	\$24,094	— \$64,250
7	\$33,675	— \$89,800	\$25,744	— \$68,650
8	\$35,850	— \$95,600	\$27,413	— \$73,100