

PLEASE POST

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Is the Fayetteville Area Habitat for Humanity Homeowner Process for YOU?

Ask yourself the following questions?

- A resident of Cumberland County or employed in Cumberland County for 1 year or longer?
- My **annual combined family income** meets “low income” guidelines according to HUD based on family size?

Family Size	Annual Income	Family Size	Annual Income
1	\$10,353 - \$20,706	4	\$14,790 – \$29,580
2	\$11,832 - \$23,664	5	\$15,973 – \$31,946
3	\$13,311 - \$26,622	6	\$17,156 - \$34,313

(4/2008)

- I can afford a monthly payment of approximately \$400.00 to \$550.00.
- Am I able to make an estimated initial Escrow deposit of \$540.00 or more, at closing?
- I pay my bills on time.
- Do I and my family currently live in substandard housing?

EXAMPLE SUBSTANDARD LIVING CONDITIONS:	
Various maintenance problems	High crime neighborhood
Overcrowding	Living in Section 8 / Public Housing Authority
Rent is 30% or more of monthly income	Homelessness

- Am I **willing to** be a good **partner** with Fayetteville Area Habitat for Humanity by:
 - agreeing to attend a Homeownership seminar before completing the application?
 - working a total of 400 hours of Sweat Equity, which is time spent on my own home, as well as other Habitat homes?
 - participating in a homeownership process that requires a period of 12 to 18 months to complete?

If you answer YES to all of the above, attend the general information

Call 483-0952 today to register (9/22/2008)