

Basic Requirements for Homeownership with Halifax-Northampton Habitat for Humanity

. The three HFHI selection criteria are: [Need](#), [Ability to Pay](#), and [Willingness to Partner](#).

Financial Resources

- Income of approximately \$16,000 to \$30,000 per year
- Satisfactory credit history
- Free from bankruptcy at least three years
- Successful rental and bill paying history for the last 12 months
- An ability to save some portion of income for a “rainy day”

Partnering with Habitat

- Willingness to work sweat equity hours for H-N HFH
- Willingness to recruit friends and family to work some sweat equity
- Willingness to live where we own property or willingness to deed their property to us until the home is completed and turned over to the new homeowner

Current Living Conditions

- Have one of the following five needs associated with their current living conditions:
 - unsafe neighborhood
 - substandard housing
 - subsidized housing (public housing or Section 8 voucher)
 - overcrowded conditions
 - rent payment is more than 30 percent of applicant’s gross income
- Live or work in either Halifax or Northampton counties for the last 12 months
- Have not owned a home in the past three years

Miscellaneous

- Willingness to complete education classes
- Demonstrate an appreciation and care of personal property

Individuals, couples and families can apply for a Habitat home. Habitat for Humanity does not discriminate on the basis of race, color, religion, sex, handicap, familial status or national origin

. Applications may be submitted year-round.

Questions may be directed to: Mrs. Carlton (Undine) Garner at 252-536-3248

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