



P.O. Box 883
 Pittsboro, NC 27312
 (919) 542-0794
 fax (919) 542-0340
www.chathamhabitat.org

Chatham Habitat for Humanity is a Christian housing ministry funded by private individual donations and grants, and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise buy a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. To qualify you must have a housing need. *(For example: no indoor plumbing, poor heating, overcrowding (more than two to a bedroom), unsafe or unsanitary conditions, paying more than half of household income for housing)*
2. Preference given to those who have lived or worked in Chatham County for at least one year.
3. Your household needs to meet the following gross income guidelines based on your family size:

2022 Median Income for Chatham County: \$ 95,500

Family Size	25% of median income	60% of median income
1	\$16,725	\$40,140
2	\$19,100	\$45,840
3	\$21,500	\$51,600
4	\$23,875	\$57,300
5	\$25,800	\$61,920
6	\$27,700	\$66,480
7	\$29,625	\$71,100
8	\$31,525	\$75,660

4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
5. If you are approved for a Habitat home, we require that you attend classes to learn and practice budgeting, communication, leadership, home repair and maintenance.

6. If you are approved for a Habitat home, we require that you repair any credit problems by having payment agreements in place before purchasing your Habitat house.
7. If approved for a Habitat house, we require that you work a minimum of 350 hours of sweat equity, with 140 of those hours earned by each head of household.
8. If approved for a Habitat home, about \$1,200-1,300 will be needed for closing costs. You will have some time to save this money before closing if your family is selected.
9. Estimated Habitat house payments, including taxes and insurance, will be and no more than 30% of your monthly Gross income. Because the house payments will be used by Habitat to build more houses with other families, it is very important that you make the payments on time.

If you are interested in Habitat and if you think that you meet the guidelines, we encourage you to fill out and return the enclosed application. We are very willing to help you fill out this application. If you have any questions, please call me at 542-0794 x 220.

All information is considered confidential and is to be used only for family selection. The application process takes between 3 and 6 months.

Sincerely,

Patricia Morales
Family Services Director

Beredeana Alvarado
Family Selection Coordinator



We are pledged to the letter and spirit of U.S. policy for the achievement Of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.