



Do I qualify for a Habitat home?

To become a Habitat homeowner, you must meet the following basic requirements:

1. You must be a legal resident of the United States and have lived or worked in Thomasville, NC for a least one year.
2. You must demonstrate that you need safe, affordable housing for your family. We take into consideration factors such as unsafe neighborhoods, current living conditions being too small, high rent or dwellings in need of repairs.
3. Homebuyers must have a steady income for a year and this income must be sufficient to afford the monthly house payment as well as other monthly expenses. The income must be between 30%-60% of the Thomasville median income as defined by HUD. Your credit history will be checked, a criminal background check will be performed and outstanding debts must fall within established guidelines.
4. You will need to commit to work 250 Sweat Equity Hours and partner with Habitat for Humanity of Thomasville Area, Inc.
5. Have the ability to pay closing costs of \$2,500.00 or more.
6. Take a money management class and other classes as needed.
7. Copies of Driver's License/Birth Certificate/Social Security or other forms of ID will be required.
8. Need copies of two month's pay stubs
9. Need copy of previous year tax return and W2's.
10. Need copies of last 2 months utility bills and monthly bank statements.
11. An Anti-Money Laundering Check will be conducted
12. Income verification from employment, alimony, child support and Public Assistance is required.

The process to become a Habitat for Humanity homeowner can and will take time and dedication!

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Habitat for Humanity offers a hand up not a hand out!

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, D.C. 20552