

MEDIA RELEASE: Habitat for Humanity North Carolina

March 9, 2023

HABITAT FOR HUMANITY OF NORTH CAROLINA (SWAIN AND CHEROKEE)

Local citizens have an opportunity to apply for homeownership in Swain and Cherokee counties through Habitat for Humanity of North Carolina.

The current application period is from March 15, 2023 - April 30, 2023

Four Square Community Action, Inc. will help coordinate the recruitment of homeowners. Final decisions will be made by Habitat for Humanity of NC. Following the selection of an approved homeowner, the homeowner will complete the Habitat program which includes financial literacy and education, homeownership workshops, and seminars, credit management, saving for closing costs, volunteering at a local non-profit, and assisting on the home site.

Applicants must meet the following criteria in order to be considered for Habitat homeownership:

- Demonstrated need: living in sub-standard housing, paying more than 30% gross income on rent, or unable to qualify for a conventional mortgage. Income requirements range from a monthly income minimum of \$1,145.83 for 1-member household families up to \$3,600.00 for 8-member household families.
- Employed and able to pay on a 0% interest mortgage, with good credit.
- 30%-80% of HUD's Area Median Income for **Swain County** or **Cherokee County**.
- Willingness to partner: Habitat homeowners must contribute 200 hours in "sweat equity" as part of their commitment to a Habitat home.
- Must be at least 18 years old and live or work in **Swain County** or **Cherokee County**, with US resident status.

Applications are available on the Habitat North Carolina website and at the following location:

- 📍 <https://habitatnc.org/apply/>
- 📍 Four Square Community Action, Inc.

If you have questions regarding the application or need more information, contact Ashley Pearson at 919-258-8685 or email info@habitatnc.org.