

Homeowner Selection Criteria (as of 1/2018)

Habitat for Humanity is a non-profit Christian organization building decent, affordable house in partnership with low income families living in substandard housing. Houses are built primarily by volunteers and the receiving families must perform a minimum number of “sweat equity” hours. Sweat equity is a core tenet of Habitat’s ministry and refers to actual hands-on involvement of prospective homeowners in the construction of their homes and in other Habitat community activities. Houston County Habitat for Humanity issues the mortgages on the homes and owners are expected to make their mortgage payments on time just as with any lending company. The entire process can take up to four months after an application is turned in, a new homeowner selected and construction started.

TO QUALIFY:

1. **You must have lived in Houston County for a minimum of one year.**

2. **You must have a “need” for housing based on one or more of these conditions:**
 - a.i. **Overcrowding**
 - a.ii. **Poor Maintenance**
 - a.iii. **Unsafe neighborhood**
 - a.iv. **Structural problems**
 - a.v. **Cost Burden (More than 30% of income on rent)**
 - a.vi. **Currently in Housing Authority/Section 8 housing**
 - a.vii. **Homeless/Living in a shelter**

You must meet monthly income guidelines based of HUD’s Home Income Guidelines

Family Size	1	2	3	4	5	6	7	8
Maximum	2552	2916	3281	3645	3937	4229	4520	4812
Minimum	1276	1458	1640	1822	1968	2114	2260	2406

3. You must have the ability to pay:
 - a. Steady, verifiable source of income
 - b. Have not declared bankruptcy/foreclosure within the past two years and any existing bankruptcy has been satisfied or discharged for at least two years.
 - c. Pay previous rent on time and be able to afford a mortgage of up to \$450 per month

4. You must be willing to partner with Habitat for Humanity
 - a. Every potential Habitat homeowner is required to work a minimum of 200-400 “Sweat Equity” hours
 - b. Attend homeowner education classes

c. Pay closing costs of up to \$1000