

# Habitat's Homeownership Program

## To Qualify

As active participants in building a better future for themselves and their families, qualified program partners demonstrate willingness, need, and ability.

- Willingness
  - Families must be willing to partner with Habitat. Once selected, families will provide "sweat equity," or volunteer work, during the time their home is being worked on. At a minimum, they must provide 200 hours of service on build sites, in the ReStore, or other approved volunteer activities.
- Need
  - Families must also demonstrate a financial need to qualify. This is calculated as a percentage of the Area Median Income (AMI). To determine if you are income-qualified, compare your regularly occurring gross annual income to the chart below. Your income should include most funds you are receiving, including social security, disability, and/or child support. SNAP (food stamps) and TANF are not counted as income.
- Ability
  - Habitat works on a hand-up not a hand-out model. Potential home buyers must have a steady income in order to pay an affordable mortgage. This is determined by the Area Median Income (AMI). AMI is based on the gross household income (i.e. the income of everyone who will in live in the home before taxes) and family size. For example, a single head of household with 2 children is a family of 3. On the other hand, 2 adults with one child is also a family of 3.
- In addition the following are required:
  - US Citizenship or Permanent Legal Resident
  - Must be a Washington County, MD resident for at least one year
  - Yearly income must fall within the limits below:

<b>2020 HFHWC Guidelines</b>		
<b>People in the Household</b>	<b>Income Before Taxes More Than</b>	<b>Income Before Taxes Less Than</b>
One	\$16,800	\$33,540
Two	\$19,200	\$38,340
Three	\$21,600	\$43,140
Four	\$23,950	\$47,880
Five	\$25,900	\$51,720
Six	\$27,800	\$55,560
Seven	\$29,700	\$59,400
Eight	\$31,650	\$63,240

## Habitat Homeownership Application

**The application process is now closed! Please check back for more information.**

