

IF YOU CAN ANSWER YES TO THE FOLLOWING QUALIFYING QUESTIONS, YOU ARE INVITED TO APPLY FOR A HABITAT HOME!

Have you been unable to qualify for a conventional mortgage loan? If you qualify for a mortgage loan from a lender, you are not eligible for Habitat’s program.

Are you presently living in substandard housing? Your current housing must have one of these conditions:

- Unsafe and defective physical conditions
- Cost burdened – cost of rent plus utilities is greater than 50% of family’s monthly income
- Overcrowded
- Temporary housing

Are you employed, or do you have another steady source of income? As a homebuyer, it is important that you have a stable income. You need a steady work history and need to be employed with the same employer or similar trade for at least 6 months. If you have income from sources other than employment, such as SSI, you may still be considered.

Have you established good credit over the past 24 months? Since Habitat sells its homes to our partner families, your application is actually a mortgage loan application. The selection process includes a credit check, and your repayment history for your current and past accounts will be evaluated. Applications whose credit reports show prompt payments during the past 12 months will be given first preference. Only families with no liens or judgments, who demonstrate the ability to repay the mortgage in a timely manner, are accepted.

Does the annual total household income from all sources, and from all wage earners living with you, fall within the following ranges? (between 35% and 60% of median income for the county of residence.)

Source: HUD income limits, published 4/18/2022.

Davison	1-person	2-person	3-person	4-person
Minimum	\$19,775	\$22,575	\$25,410	\$28,410
Maximum	\$33,900	\$38,700	\$43,560	\$48,360

Davison	5-person	6-person	7-person	8-person
Minimum	\$30,485	\$32,725	\$35,000	\$37,240
Maximum	\$52,260	\$56,100	\$60,000	\$63,840

Hanson	1-person	2-person	3-person	4-person
Minimum	\$20,790	\$23,765	\$26,740	\$29,680
Maximum	\$35,640	\$40,470	\$45,840	\$50,880

Hanson	5-person	6-person	7-person	8-person
Minimum	\$32,060	\$34,440	\$36,820	\$39,200
Maximum	\$54,960	\$59,040	\$63,120	\$67,200

Are you and your family willing to participate in a highly publicized program? Your name and pictures may be used to promote Habitat’s program on social and print media.

Have you lived in our service area for one year? You must have lived in Davison or Hanson County one year.

Are you willing to have Habitat committee members visit your current home, verify your income, and complete criminal background checks? Part of the application process requires criminal background checks (including a sex offender check) and a home visit by the selection committee. Habitat will verify employment and other income, verify bank balances, get a statement from current and previous landlords, check the applicant’s credit, and ask for credit references.

Is each adult in your household willing to do volunteer service (sweat equity hours) in the process of building your home? We will require all adult members of the household (18 years or older) to work at least 200 “sweat equity” hours as a Habitat partner before their house is completed. The total sweat equity requirement per family will not exceed 400 hours.

Are you free of judgments and liens? Filing for bankruptcy does not disqualify families from the Habitat program, but it is required that the bankruptcy be fully discharged by the court for a minimum of 2 years at the time of application. Applicants need to have a current record of good credit, be free of liens and judgments, and have a demonstrated history of making payments on time.

Are you and any co-applicant permanent residents of the United States?

Our homeowners assume responsibility for a 30 year mortgage and must be able to continue to live and work in the US.