

## **HABITAT FOR HUMANITY OF ORANGE COUNTY QUALIFICATIONS**

- 1) Your family does not have adequate housing and does not have the means to acquire long-term permanent shelter.
- 2) Your family has a steady source of income and can demonstrate financial responsibility.
- 3) Your family's annual gross income cannot be greater than the amounts listed below for the size of your family. The maximum income allowed may vary between 50% and 80% of the median income for Orange County, depending on location. For example, if a development required a maximum of 50% of the median income, and your family earned over that amount, you would not qualify for that development.

	<u>50%</u>	<u>80%</u>
For a family of 1, below:	\$28,400	\$45,450
For a family of 2, below:	\$32,450	\$51,900
For a family of 3, below:	\$36,500	\$58,400
For a family of 4, below:	\$40,550	\$64,900
For a family of 5, below:	\$43,800	\$70,100
For a family of 6, below:	\$47,050	\$75,300
For a family of 7, below:	\$50,300	\$80,500
For a family of 8, below:	\$53,550	\$85,650

Your annual gross income includes income from salary, wages, public assistance, alimony, and child support sufficient to pay back the Habitat mortgage. The minimum will vary based on location and home size.

- 4) Your family must be credit worthy. Habitat will check credit history through a credit report.
- 5) If your family has declared bankruptcy, it must have been discharged at least two years ago.
- 6) Your family must be able to make a down payment of approximately 1% of the home price and pay closing costs. This total amount is approximately \$3,500.
- 7) If your family currently receives a housing subsidy such as HUD you may still apply. However, if you are selected as a Habitat partner family, you will lose your housing subsidy funds.
- 8) Your family will be required to contribute 500 hours of labor ("sweat equity") to Habitat, through construction work; if needed, special accommodations are gladly made.
- 9) If you are legally married, but plan to apply to Habitat as a single person, your divorce must be finalized before we can consider your application.
- 10) Your family must be legal residents of the U.S.
- 11) Effective June 1, 2006, your family must live or work in Orange County to be eligible for consideration for a Habitat home.

**IF YOUR FAMILY MEETS THE ABOVE QUALIFICATIONS, PLEASE COME  
TO A FAMILY ORIENTATION MEETING.**