



Hartford Area Habitat for Humanity P. O. Box 1933 Hartford, Connecticut 06144 [860] 541-2208

CRITERIA: How do I qualify for a Habitat for Humanity house?

- 1. NEED: Your house is not adequate because [EXAMPLES]
- There is not enough room for the number of people in your family
- The building is not maintained properly
- You pay too much for rent, e.g., 40 percent or more of your income
- You can not qualify for a conventional mortgage
2. ABILITY TO PAY: The combined income of applicant(s) must be LESS than the amount listed below:

MAXIMUM INCOME BY FAMILY SIZE*

Table with 4 columns: Family Size*, Maximum Income, Family Size*, Maximum Income. Rows show income limits for family sizes 1 through 8.

* Number of people to live in the Habitat home

- Principal payments of \$300 per month plus
- Payments of approximately \$300 per month for real estate taxes, property insurance, and a maintenance reserve
- Utility costs (e.g., electricity, gas/oil, water) are an additional expense, of course.
- In order to afford a three-bedroom Habitat house with a 30 year mortgage, you will need an annual household income of at least \$34,000.
3. WILLINGNESS TO WORK IN PARTNERSHIP WITH HABITAT
- Each approved applicant must contribute at least 150 "sweat equity" hours
- Work cooperatively with fellow homeowners and Habitat volunteers
- Participate actively in Habitat for Humanity events

What does Habitat do?

- Habitat houses are built by prospective homebuyers and volunteers
- Habitat sells houses without making a profit
- You repay Habitat over a 30 year period and do not pay interest to Habitat
- New or renovated three-bedroom homes cost approximately \$100,000.

How do I apply to become a partner with Habitat?

- Attend an Applicant Information Meeting if you're interested in living where we're building
- Complete the application and provide all the information requested
- Pay \$15 - \$30 for a current credit report that Habitat will obtain