



Pre-Qualification Checklist

Habitat for Humanity uses 3 eligibility criteria in selecting applicants:

1. Need for affordable housing
2. Ability to pay
3. Willingness to partner with Habitat throughout the process

You may qualify if you can answer yes to all questions below:

| Yes | No | |
|-----|----|---|
| | | Resident of Lancaster or Northumberland County for at least one year |
| | | Need: |
| | | 1. I/we currently live in an inadequate, unsafe, or overcrowded home; and/or would be homeless if not for friends or family; and/or are cost burdened by rent exceeding 30% of my/our gross income. |
| | | 2. My/our income is below the 60% area median income according to HUD (see chart below- max. yearly gross) and/or I cannot qualify for a traditional mortgage. |
| | | Ability to Pay: |
| | | 1. My/our income is at least 30% of the area median income according to HUD (see chart below- min. yearly gross) |
| | | 2. I/we do not have judgements or liens or can pay off any judgements or liens within 30 days of application. |
| | | 3. I/we do not have accounts in collections or can present a plan to pay off all collections within the next 12 months. |
| | | 4. I/we have never filed for bankruptcy or it has been at least 4 years since bankruptcy was discharged. |
| | | 5. I/we would be able to save approximately \$3000 towards a down payment. |
| | | 6. I/we would be able to pay an affordable mortgage, + taxes & insurance (typically under \$800.) |
| | | 7. I/we do not have excessive debt which would impact our ability to pay. |
| | | Willingness to Partner: |
| | | 1. I/we are willing to invest an agreed upon number of hours of my/our own labor (sweat-equity) helping build our house, houses of others, volunteering at the resale store, and attending homeownership classes. |
| | | 2. I/we are willing to demonstrate commitment to the program by promptly providing documentation requested, communicating regularly with staff and volunteers, and speaking about my/our Habitat experience with others in the community. |

2022 Income Guidelines

| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Min. yearly gross | \$14,900 | \$17,000 | \$19,150 | \$21,250 | \$22,950 | \$24,650 | \$26,350 | \$28,050 |
| Max. yearly gross | \$30,240 | \$34,560 | \$38,880 | \$43,140 | \$46,620 | \$50,100 | \$53,520 | \$57,000 |