



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.

2020 Income Guidelines

Family Size	1	2	3	4	5	6	7	8
Min. yearly gross	\$14,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
Max. yearly gross	\$30,120	\$34,380	\$38,700	\$42,960	\$46,440	\$49,860	\$53,280	\$56,760