

Habitat for Humanity of Washington, D.C. creates affordable homes in partnership with qualified buyers in need of simple, decent housing. With donations of money and materials, we sell our volunteer-built homes at no profit. **We offer a hand up, not a handout.**

General Criteria Applicants must meet all of the following:

- First-time homebuyer (having not owned real estate in the last 3 years); and
- No household member on the sex offender registry
- Primary residency or at least one applicant with full-time employment in DC for the last 12 months or more.

Need Applicants must meet the first requirement:

- Total household income falls between 30-80% Median Family Income (MFI) as defined annually by the U.S. Department of Housing and Urban Development.

and at least one of the following:

- Unsafe surrounding environment;
- Residing in temporary housing;
- Living in subsidized housing or participating in a housing voucher program;
- Overcrowding;
- Rent burden (paying more than 30% of monthly income on rent); or
- Heating, electrical, plumbing or structural deficiencies.

Household Size	Yearly Income Range *		Monthly Income Range *	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 24,650	\$ 65,680	\$ 2,054	\$ 5,473
2	\$ 28,150	\$ 75,040	\$ 2,345	\$ 6,253
3	\$ 31,650	\$ 84,400	\$ 2,637	\$ 7,033
4	\$ 35,150	\$ 93,760	\$ 2,929	\$ 7,813
5	\$ 38,000	\$ 101,280	\$ 3,166	\$ 8,440
6	\$ 40,800	\$ 108,800	\$ 3,400	\$ 9,066
7	\$ 43,600	\$ 116,320	\$ 3,633	\$ 9,693
8	\$ 46,400	\$ 123,840	\$ 3,866	\$ 10,320

*MFI for Washington, DC for 2018 per HUD FY 18, where 100% = \$117,200

Ability to Pay Applicants must meet all of the following:

- If wages or salary are primary sources of income, a 2-year work history that includes a minimum of 6-months with current employer and any gaps in employment must be explained;
- If self-employed, must have 2 years of documented, stable income with the last 6-months in the same line of work;
- Income can reasonably be expected to continue for 3 years or more;
- Current credit reports free of unpaid collections, judgments, and liens;
- Current credit reports must not show bankruptcy in last 3 years or foreclosures in last 7 years;
- Tri-Merge middle credit score of 620+;
- Qualify for non-subprime or approved alternative third party financing;
- Total monthly debt payments are <13% of gross monthly income; and
- Show \$500 in current bank statements and no account overdrafts in the last two months.

Willingness to Partner

All program participants must complete 200-300 hours of “sweat equity,” or volunteer work. This may include working on the construction site, attending homeownership and financial literacy classes, and/or volunteering in the office or at special events.

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