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.

**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.