



**Are you in need of safe, decent, affordable housing?**  
*Habitat for Humanity **builds** with and **sells** safe, decent and affordable housing to qualified families at cost, with affordable mortgage financing\**

## Habitat for Humanity Home Ownership Program

### HOW TO QUALIFY

- ✓ **Your Family's GROSS income must fall in the annual low-to-high range based on the # in your family**

# in family	1	2	3	4	5	6	7
Low Gross Income	\$12,750	\$14,600	\$16,400	\$18,200	\$19,700	\$21,150	\$22,600
High Gross Income	\$33,950	\$38,800	\$43,650	\$48,500	\$52,400	\$56,300	\$60,150

\* 2019 requirements. Subject to change.

#### **\*Applicant Must:**

- ✓ Meet the above Income Requirements
- ✓ Must have a qualifying credit history and score
- ✓ Be able to make the down payment of \$2,500
- ✓ Be willing to provide at least 150 hours of sweat equity labor for 3<sup>rd</sup> party and 300 for in-house financing per applicant
- ✓ Be willing to attend Homebuyer Classes
- ✓ Pay an \$18 cash or money order only credit check fee

### Available Properties in Mobile County

**Hillsdale:** 6408 Biloxi Ave, 512 Maybrick, 509 Doby Ct.

**Mobile Terrace:** 7245 and 7249 Third St.

**Other Areas:** 706 Louise Dr., 2603 Farnell Dr., 5112 N. Garland,  
and 4825 Sioux Circle

Please call (251) 476-7171 Ext. 238 for more information.





## Veteran’s Repair Corps Program and Critical Home Repair Information

Qualifications for the Veteran’s Repair Corps Program: (\$15,000 per project)

- Veteran must be a homeowner listed on the Deed and/or Mortgage
- Veteran and household must not exceed 80% AMI maximum income (see chart)

Qualifications for Critical Home Repair Program: (\$10,000 per project)

- Household income must not exceed 80% AMI maximum income (see chart)
- Damage must be storm related.

Number in Family	1	2	3	4	5	6	7
Max. Monthly Income	\$2,830	\$3,233	\$3,638	\$4,042	\$4,367	\$4,692	\$5,013
Maximum Annual Income	\$33,950	\$38,800	\$43,650	\$48,500	\$52,400	\$56,300	\$60,150

\*2019 Requirements. Subject to change

**\*All applicants chosen will pay a \$400 down payment and a small percentage of the total cost of work provided.**

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