

**Habitat for Humanity's unique home ownership program is based on our core policies.**

**Habitat is a Partnership, not a Charity.**

Habitat provides a "hand up, not a handout," which promotes an atmosphere of partnership among Habitat, volunteers, and homeowners.

**No Profit - Low to Zero Interest**

Habitat provides a "hand up, not a handout," which promotes an atmosphere of partnership with Habitat partner families, volunteers, and homeowners.

**Homeowner Selection**

We do not discriminate on the basis of religion, race, or ethnic background. All applicable federal and state laws regarding mortgage lending are followed. Our selection criteria are:

- *Family income is 30%-60% of the median income for Montgomery and Greene Counties with adjustments for family size.*
- *Ability to repay with verifiable income. Debt-to-income ratio cannot exceed 43%.*
- *Employment with at least 6 months on the job.*
- *Currently living in substandard housing.*
- *Willingness to partner through sweat equity.*

**Sweat Equity**

We believe in the principle of families helping to build their home and the homes of others.

**Our Mission:**

Seeking to put God's love into action, Habitat for Humanity of Greater Dayton brings people together to build homes, communities and hope.



Scan for more information



# Is There a Home in Your Future?

You can own your own home through Habitat for Humanity!



**Habitat for Humanity®**  
of Greater Dayton

Serving families of Greene and Montgomery Counties.



115 W. Riverview Ave.  
Dayton, OH 45405  
P: 937-586-0860 x110 or x121  
F: 937-586-0862  
DaytonHabitat.Org



**Please answer questions 1 - 8 to see if you qualify for a Habitat home.**

Answer the questions by checking either the green box or black circle next to your answer.

**1**

**Do you currently own a home?**

No - Please Continue

Yes

**2**

**Have you been employed with the same employer for at least 6 months OR have another steady source of income?** Steady income from the government is considered.

Yes - Please Continue

No

**3**

**Are you willing to work to improve your credit?**

Yes - Please Continue

No - Bad credit will not automatically disqualify you from consideration, if you are willing to work on improving your credit standing.

**4**

**Does your total household income from all sources (including SSI, child support, wages) fall within the following ranges?**

Yes - Please Continue

Family Size	Minimum Income	Maximum Income
1	\$19,530	\$39,060
2	\$22,320	\$44,640
3	\$25,110	\$50,220
4	\$27,870	\$55,740
5	\$30,120	\$60,240
6	\$32,340	\$64,680
7	\$34,560	\$69,120
8	\$36,810	\$73,620

No

**5**

**Have you ever filed for bankruptcy?**

No - Please Continue

Yes - Filing for bankruptcy does not disqualify you from the Habitat program.

Chapter 7: Wait two years after the bankruptcy is discharged before applying.

Chapter 13: Be current on payments and have a release signed by the bankruptcy trustee.

**6**

**Have you lived in Greene or Montgomery county for 6 months?**

Yes - Please Continue

No

**7**

**Are you living in substandard housing?** We will visit you to evaluate your current housing.

Yes - Please Continue

No

**8**

**Is each adult in your family willing to work 275 hours of sweat equity?** Sweat equity includes building Habitat homes, going to classes, and other Habitat events over the next 18 - 24 months.

Yes - Please Continue

No

**If all of your answers checked the blue boxes or if you believe you meet all of the requirements outlined in this brochure, please call for pre-qualifying questionnaire:**

**937-586-0860, ext. 110 or ext. 121**

If you have any questions or are not sure if you qualify, please call the number above.

