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-toincome ratio cannot exceed 40%.
- 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.



abita

for <u>Humanity</u>

of Greater Davton

115 W. Riverview Ave.

Dayton, OH 45405

P: 937-586-0860 x110 or x121

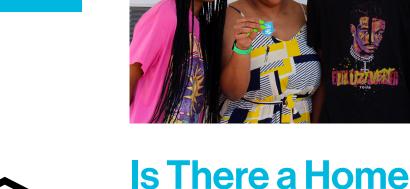
F: 937-586-0862 DaytonHabitat.Org 060923

You can own your own home through Habitat for Humanity!

in Your Future?



Serving families of Greene and Montgomery Counties.





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.

Do you currently own a home? No - Please Continue Yes Have you been employed with the 2 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 disgualify 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	\$18,690	\$37,380
2	\$21,360	\$42,720
3	\$24,030	\$48,060
4	\$26,700	\$53,400
5	\$28,860	\$57,720
6	\$30,990	\$61,980
7	\$33,120	\$66,240
8	\$35,250	\$70,500

No

5

6

Have you ever filed for bankruptcy?

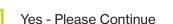
No - Please Continue

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.





No

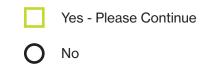
8

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

Yes - Please Continue



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.



If all of your answers checked the green boxes or if you believe you meet all of the requirements outlined in this brochure. please call and request an application:

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

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

