

**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.**



**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           | \$21,630       | \$43,260       |
| 2           | \$24,720       | \$49,440       |
| 3           | \$27,810       | \$55,620       |
| 4           | \$30,900       | \$61,800       |
| 5           | \$33,390       | \$66,780       |
| 6           | \$35,850       | \$71,700       |
| 7           | \$38,340       | \$76,680       |
| 8           | \$40,800       | \$81,600       |

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 complete our pre-qualifying questionnaire at:**

[DaytonHabitat.Org/Apply](http://DaytonHabitat.Org/Apply)

or scan the QR code on the back of this brochure.

