

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 with among Habitat, volunteers, and homeowners.

No Profit - Low to Zero Interest

Habitat homes are not sold for profit. Each family's low to zero interest mortgage payment goes into our revolving fund to help future families.

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 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.



Is There a Home in Your Future?

You can own your own home through Habitat for Humanity!



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



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

Do you have good credit? Steady income from the government is considered.

☐ 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	\$15,900	\$31,800
2	\$18,180	\$36,360
3	\$20,460	\$40,920
4	\$22,710	\$45,420
5	\$25,540	\$49,080
6	\$26,370	\$52,740
7	\$28,170	\$56,340
8	\$30,000	\$60,000

☐ 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

☐ No - Please Continue

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

☐ No - Please Continue

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 qualify, please call the number above.

