

PROGRAM REQUIREMENTS:

- You must be a first-time homeowner.
- You must be a Legal Permanent Resident of the United States.
- You must have lived or worked in Warren County for at least 12 months. Affiliates for other areas can be found at habitat.org.
- Your yearly income must fall within our income guidelines, which are adjusted for family size. Use Monthly Gross Income when reading the chart below.
- You must have proof of one year of continuous income.
- You must have a reasonably good credit history. It must be at least 18 months since you discharged any bankruptcies, and you must be making regular, on-time payments on your debts.
- You must have a need for housing because your current housing is unaffordable, unsafe, or overcrowded.
- You must be willing to meet the savings requirements for closing costs.
- You must partner with Habitat for Humanity and contribute "homeowner in progress hours," helping to build your home as well as other families' homes, and attend educational workshops.

Family Size	Maximum Monthly Gross Income
1	\$3,621
2	\$4,138
3	\$4,654
4	\$5,171
5	\$5,588
6	\$6,000
7	\$6,413
8	\$6,829

