

Habitat for Humanity of Washington, D.C. builds and rehabilitates homes in partnership with qualifying families in need of improved housing. We offer an affordable mortgage and sell the homes at no profit. Through required homeownership education, which focuses on financial literacy and home maintenance, we prepare our partner families to be successful homeowners.

Who can apply?

We evaluate applications on three main criteria: **need, ability to pay, and willingness to partner.**

NEED

- Current housing issues may relate to overcrowding, dangerous surrounding environment, heating, electrical, plumbing or structural deficiencies, or severe rent burden.

Income must be consistent, verifiable, and sufficient to cover any non-housing debts and the expected mortgage payments without burden. Eligible income includes wages from employment, SSI, disability, child support, etc.

ABILITY TO PAY

- Meet general income guidelines. Specific guidelines may vary from project to project.
- Possess a minimum median credit score of 600.
 - Any judgments or liens must be resolved before applying. Bankruptcies must have been discharged for a minimum of five years.
- Apply for and secure Home Purchase Assistance Program (HPAP) financing.
- Pay \$500 down payment and up to \$3,000 in closing costs.

| Gross Annual Income Guidelines | | |
|---------------------------------------|-------------------|-------------------|
| Household Size | Minimum (30% AMI) | Maximum (80% AMI) |
| 1 | \$22,000* | \$45,100 |
| 2 | \$24,850 | \$51,550 |
| 3 | \$27,950 | \$58,000 |
| 4 | \$31,050 | \$64,400 |
| 5 | \$33,550 | \$69,600 |
| 6 | \$36,050 | \$74,750 |
| 7 | \$38,550 | \$79,900 |
| 8 | \$41,000 | \$85,050 |

WILLINGNESS TO PARTNER

- Earn hours of “sweat equity” toward the construction or rehabilitation of HFHDC homes.
- Attend homeowner education workshops.
- Demonstrate willingness to maintain the home and property after purchase.

| Gross Monthly Income Guidelines | | |
|--|-------------------|-------------------|
| Household Size | Minimum (30% AMI) | Maximum (80% AMI) |
| 1 | \$1,834 | \$3,759 |
| 2 | \$2,071 | \$4,296 |
| 3 | \$2,330 | \$4,834 |
| 4 | \$2,588 | \$5,367 |
| 5 | \$2,796 | \$5,800 |
| 6 | \$3,005 | \$6,230 |
| 7 | \$3,213 | \$6,659 |
| 8 | \$3,417 | \$7,088 |

ADDITIONAL CRITERIA

- Be U.S. Citizen or Permanent Resident.
- Be first time homebuyer.
- Currently reside in the District of Columbia.

**\$22,000 is the minimum to apply for HPAP.*

If our program sounds like a good fit for your family, please contact our Homebuyer Services Department at (202) 882-4600 x 221, or visit our website at www.dchabitat.org for more information.



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