

Income Guidelines (HUD) – 2021 - Based on the Summit County Average Median Income (AMI) of \$83,300:

People in Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% Income limits (minimum per year)	\$16,850	\$19,250	\$21,650	\$24,050	\$26,000	\$27,900	\$29,850	\$31,750
80% income limits (maximum per year)	\$44,900	\$51,300	\$57,700	\$64,100	\$69,250	\$74,400	\$79,500	\$84,650

Qualifications for Potential Applicants

- 1) The need for adequate shelter.
- 2) The willingness to partner with Habitat to complete 250 sweat equity hours for new construction and a minimum of 5 hours for home repair through volunteering: building your home and the homes of others, as well as attending educational classes for home ownership (applies to each adult in the household).
- 3) Sustainable projected income that can be reasonably guaranteed for 3 years or more.
- 4) Debt-to-income ratio of 39% or less (please provide your two most recent pay stubs with your application).
- 5) Decent responsible credit, including:
 - a) Bankruptcy fully discharged for one year
 - b) No liens or civil suits pending
- 6) Ability to pay the monthly mortgage, which averages between \$450 and \$700 monthly (including property taxes and home owners insurance).
- 7) Not registered on any sexual offender database and no drug violations within the last two years.

The entire process for a Habitat home, should an applicant be approved (by the Family Selection committee), could take anywhere from 12 – 24 months to complete. We do not provide emergency housing.

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