

## Who is Eligible

Habitat for Humanity of Winchester-Frederick County is a non-profit organization that builds homes in partnership with families who have steady income, are in need of adequate housing, and interested in homeownership.

Volunteers—along side of Partner Families accepted in the program—build or renovate Habitat homes, using donated funds and materials. The houses are then sold to the Partner Families on 30-year,<sup>1</sup> **interest-free** mortgages, at no profit to Habitat for Humanity.

We build for qualified families of all configurations: single persons, two adults, single parents with children.

## How to Pre-Qualify

Our Partner Families must first pre-qualify for an application by calling our office at 540-662-7066. Those who pre-qualify will be sent an application or given to the families in the office who meet the pre-screening qualifications.

To pre-qualify, a candidate (1) must have lived in Winchester or Frederick County for a least one year, (2) must be within our income guidelines, (3) may not have any pending judgments or liens in their name, (4) must be in need of adequate affordable housing, and (5) must be willing to earn sweat equity hours.



## Income

An applicant's income must fall within the 30%-60% range of the Median Family Income for this geographic area.

To determine if you are income-qualified, compare your regularly occurring gross annual income to the chart below. Your income should include all social services funds you are receiving, including SNAP (food stamps), TANF, social security, disability, child support, etc.

All income sources are verified by Habitat. If you have questions about this, please give us a call—we are here to help.

Family Size	**Gross Income Range
One	You must earn between \$14,250-\$28,440
Two	You must earn between \$15,250-\$32,460
Three	You must earn between \$18,300-\$36,540
Four	You must earn between \$20,300-\$40,560
Five	You must earn between \$21,950-\$43,860
Six	You must earn between \$23,550-\$47,100
Seven	You must earn between \$25,200-\$50,340
Eight	You must earn between \$26,800-\$53,580

\*\*Based on HUD Guidelines—Effective thru December 31, 2014

## Credit History

Your credit does not have to be perfect, so please don't let your credit history stop you from calling Habitat. Please allow us to counsel you on your credit. You might be surprised.

A credit report from Transunion, Experion or Equifax must be included for each qualifying adult with every application. Credit reports may be obtained free-of-charge online at:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

or by calling 1-877-322-8228.

*If you don't have a way to obtain your credit report please call us. We may be able to help.*

## Sweat Equity and Education

In addition to financial requirements, Partner Families must be willing to provide sweat equity volunteer time to a variety of Habitat activities.

A single-adult head of household must earn 250 hours of sweat equity; 350 hours of sweat equity for a two-adult household. Other members of the household age 16-plus must earn 40 hours of sweat equity.

These hours are scheduled by the Habitat office and can be worked on the build site, at the Habitat ReStore retail outlet, in the Habitat office, and doing community outreach work. Adequate accommodations for sweat equity are made for candidates with a disability.

Partner Families also attend a series of required educational workshops on topics such as personal finances, understanding credit, budgeting, community living, and homeownership.

It can take Partner Families approximately 8 to 12 months, at minimum, to work through the Habitat program. However, the prospect of becoming the owner of a decent, affordable home is well worth the commitment.

## Ready?

To begin the application process:

**Call**  
**540-662-7066**

It only takes a 10-minute phone call to determine if you qualify for an application.

