The Habitat for Humanity homeownership program is unique. It is based on Habitat’s core principles:

Habitat for Humanity is an ecumenical Christian ministry.

Habitat is a partnership -- not a charity. Habitat provides a "hand up -- not a hand out," which promotes an atmosphere of partnership with volunteers and homeowners.

We are not a giveaway program. Each family is a partner family and receives support from Habitat before, during and after the home buying process. You have partnership responsibilities.

Our Land Trust homes are sold under the terms of non-profit construction. Habitat makes no profit from the sale of your home and all proceeds from the purchase of your house go back into the program to provide affordable home ownership solutions for others in our community.

The selection of homeowners will use criteria that do not discriminate on the basis of religion, race, or ethnic background. All applicable federal and state laws regarding mortgage lending will be followed. Our selection criteria are:

- Family currently living/working in Frederick County for at least 1 year.
- Family income is 30-80% of the median income for Frederick County, with adjustments for family size.
- Family must complete 8 hours of homebuyer education training offered by Frederick Community Action Agency & attend an orientation at Habitat to discuss the requirements of the Land Trust Agreement.
- Must be able to qualify for a conventional mortgage. Habitat will refer potential buyers to participating lenders for prequalification.
Habitat’s Land Trust program acquires, owns, and stewards land permanently to provide an affordable housing model for years to come. In this model, the individual owns the home, and the Land Trust owns the land, with a ground lease tying the two together.

In the Land Trust, Habitat acquires homes in Frederick County that are available at a low-cost, then repairs and renovates them to provide quality, affordable housing units for qualifying applicants.

**Application Criteria**

1. **Experienced barriers to becoming a first-time home buyer.**
   - Difficulty qualifying for a mortgage
   - Haven’t been able to save enough for a down payment and closing costs
   - Low credit scores

2. **Ability to Pay**
   You must have enough steady income to afford the house payments – generally an annual housing cost around $12,000.

   You cannot earn more than 80% of the average median income in the county. See the following guidelines for the maximum income allowed based on family size.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>80%</th>
<th>50%</th>
<th>30%</th>
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<tr>
<td>5</td>
<td>81,100</td>
<td>59,600</td>
<td>35,750</td>
</tr>
<tr>
<td>6</td>
<td>87,100</td>
<td>64,000</td>
<td>38,400</td>
</tr>
</tbody>
</table>

3. **Willingness to Partner**

   Each adult in the family must volunteer towards sweat equity hours through the home renovation or volunteering in other ways.

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**Application Process**

1. Call the office at (301) 698-2449 and let us know you are interested, or fill out and return the form on the other side of this brochure.

2. Habitat’s Housing Director will contact you to answer questions, review qualifications, and clarify the process.

3. You will then be referred to one of our partner lenders to be pre-qualified.

4. Once pre-qualified, the partner lender will work with you through the credit application process.

5. If you have questions about the application process, please ask for help.

6. Our Housing Director will work with you and your family through the home purchase process.