The Habitat for Humanity homeownership program is unique. It is based on our 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 your house is built. You have partnership responsibilities. The family will pay a $500 fee after acceptance into the program.

Our Habitat 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 goes to pay for the construction of additional homes.

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 income is 30-80% of the median income for Frederick County, with adjustments for family size.
- Family has the ability to repay (with verifiable credit experience and a good credit history).
- Family has a consistent monthly income.
- Family currently lives in inadequate housing (as determined by HUD guidelines).
- Family is willing to partner through 300-500 hours of sweat equity, the principle of families helping to build their own homes and the homes of others.
- Family currently living/working in Frederick County for at least 1 year.
Are you interested in owning your own home with an affordable mortgage?

Are you interested in learning about the responsibilities of homeownership?

Are you willing to work toward your future home?

If "yes" is your answer to these questions, then explore the possibility of partnering with Habitat for Humanity. This pamphlet briefly explains what Habitat for Humanity is, how the process of family selection works, and the advantages of partnering with Habitat.

What are the Advantages?

- You will obtain a well-constructed, very energy efficient, decent new or renovated home.

- You will receive education on homeownership, home maintenance, and money management.

- You will purchase the house with an affordable mortgage. Monthly payments will depend on your income, and will not be higher than 30% of your gross annual income.

- Homeownership offers the potential of the home appreciating in value.

- Studies show homeowners have less family conflict, earn more money, and children have better grades and health than renters.

### Application Criteria

#### 1. Currently Live in Inadequate Housing

- Overcrowded conditions
- Problems with heating, plumbing, wiring, insulation, etc.
- Subsidized housing
- Payments too high for your income

#### 2. Ability to Pay

You must have enough steady income to afford the house payments – generally an annual housing cost of $16,200 or less.

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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<tbody>
<tr>
<td>1</td>
<td>54,250</td>
<td>41,050</td>
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<tr>
<td>6</td>
<td>89,850</td>
<td>72,700</td>
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</tbody>
</table>

#### 3. Willingness to Partner

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

### Application Process

1. If interested, you can fill out and return the form on the other side of this brochure or go to our website at [www.frederickhabitat.org](http://www.frederickhabitat.org) and fill out the online form and submit.

2. A Family Selection Committee member 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 and you will work with the Family Selection Committee with a Habitat for Humanity Partner Family application.

5. If you have questions about the application process, please call 301-698-2449 x6.

6. Our Housing Director will work with you and your family through the construction phase and track your sweat equity hours.

7. Potential families are presented to the Habitat Board of Directors for board approval. The board will not know the family name... just the family size, the living situation, the need, and the ability to pay.