

Homeownership Program

Habitat for Humanity has a Homeownership Program for qualified low-to moderate income individuals and families who cannot qualify for a conventional loan. **Habitat for Humanity is not a custom home builder.** The homes are simple, decent, and affordable. Floor plans are designed according to the municipality requirements to fit into the neighborhood.

It is important to know that the Habitat Homeownership Program does not give homes away, and Habitat homes **are not free**. In this program you apply to **purchase** a home. Habitat homeowners make **monthly mortgage payments** set at approximately 28-30% of the buyer/owner's gross income.

Application steps to complete:

1. Watch the Application Presentation on our website (greenbayhabitat.org)
2. Obtain an application and document check list from the Habitat Office or from the Website.
3. Gather and get copies of all the required documentation (follow the document checklist)
4. Complete the application (married couples and all head of household members must apply jointly)
5. Go to this link: <https://bit.ly/gbhfhapp> to schedule an appointment with Family Services
 - Our office is located at 1967 Allouez Ave. Green Bay, WI 54311

Please note: all related and unrelated adults and minors who will be living in the Habitat home for the 18+ months of occupancy are required to appear on the application and meet selection criteria.

At your appointment bring your:

- **COMPLETED** application (all sections filled out)
- All required documentation (document checklist provided on website & in packet)
- Nonrefundable \$30 application fee paid by **check or money order**.

Note: Incomplete applications will not be accepted, please reschedule another meeting once you have completed the application and gathered all documents

Program Qualifications

Ability to Pay

Applicant(s) must have a source of stable income

- Applicants must be employed at the same company for a minimum of two (2) years.
- Temporary jobs are generally not considered permanent.
- If self-employed, a year-to-date profit and loss statement is required.
- Applicant(s) must **not** have filed for bankruptcy within the **past two (2) years**.
- Applicant(s) must **NOT** have **outstanding debt** such as collections, liens, or judgements that cannot be reasonably paid by the completion of the home.
 - Past due accounts must be under **\$2,000**.
- It is recommended that the applicant(s) obtain a free copy of their credit score report to ensure all credit is reported accurately - you can visit www.annualcreditreport.com.
- Total household income falls within the minimum and maximum income limits in the following chart:

Greater Green Bay Habitat for Humanity Min. / Max. Income Limits								
Total # of Family Members	1	2	3	4	5	6	7	8
Minimum Income	\$35,500	\$35,500	\$35,500	\$35,500	\$35,500	\$40,280	\$45,420	\$50,560
Maximum Income	\$53,500	\$61,150	\$68,800	\$76,400	\$82,550	\$88,650	\$94,750	\$100,850

Please double check your income numbers to insure they fall within the minimum and maximum income limits.

Need for Housing

Based on current housing conditions, there must be a demonstrated need to qualify for a Habitat home. Some examples of need are outlined below. This list is not all-inclusive.

- Unsanitary conditions or health risks out of the applicant(s) control.
- Currently living in temporary/transitional housing, living in Section 8 housing or other housing programs.
- Your home is overcrowded.
- Current housing does not meet the physical needs of the household member(s)
- Unable to obtain a conventional or government assisted mortgage

Willingness to Partner

- Homeownership Program participants fulfil sweat equity, labor that you and your family must provide during and after the construction of your home. Applicant(s) **must be willing to complete 250-500 sweat equity hours** by attending classes and workshops, working at the Greater Green Bay Habitat for Humanity ReStore, participating in Habitat or ReStore events, and building their home or other Habitat homes.

Additional Applicant Requirements

- Live in Brown County, Wisconsin for at least six (6) months.
- Be a U.S. citizen or permanent resident.
- Divorce proceedings must be finalized.
- All adult household members over the age of 18 must sign a general release for a background check and other verification. Please see the last page of the packet.