



*Thank you for your interest in Homeownership through Habitat for Humanity!*

Greater Green Bay Habitat for Humanity builds new construction or rehabbed homes in Brown County and sells them to individuals at a 0% interest free mortgage. The Homebuyer Program provides benefits to our homebuyer and the community. Homebuyers benefit from decent, affordable housing while the community benefits from the redevelopment of neighborhoods and an increase in tax revenue. Homebuyers must put in “sweat equity” hours helping to build their home, pay a \$900 down payment, take Homebuyer Education Classes and make monthly mortgage payments based on their affordability. Homes are made affordable due to the volunteer labor used to build the home and the interest free mortgage provided by Habitat.

**WHAT DOES IT TAKE TO QUALIFY?**

There are three basic requirements: Need, Ability to pay, and Willingness to Partner

**1. Need for Housing**

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

- Structural/mechanical problems in building (visible holes or large cracks, leaks, hazardous/toxic materials, electrical problems, plumbing problems, appliances not working, etc).
- Inadequate sleeping arrangements or overcrowding (more than 2 persons share a room, i.e. children of different genders share a room).
- Unsanitary conditions or health risks out of the applicant(s) control (bugs, rodents, sewage problems, stairway in disrepair, allergy concerns, etc).
- Currently living in temporary/transitional housing, living in Section 8 housing or other housing programs.
- Current housing does not meet the physical needs of household member(s).
- Unable to obtain a conventional or government assisted mortgage.

**2. Ability to Pay**

Ability to pay is determined through the information provided on the application, pay stubs, benefit statements, previously filed federal tax returns, bank statements and credit reports. Applicants must have steady, reliable source of income and demonstrate financial responsibility.

- Applicant(s) can afford to pay the monthly house payments set at approximately 23% of their gross monthly income (taxes and insurance included) AND projected monthly utilities (electric/gas/water/sewer).
- Total household income falls within the minimum and maximum income limits below outlined in chart.
- Applicants must **NOT** have filed for bankruptcy within the past 2 years.
- Applicants must **NOT** have outstanding collections, liens or judgments that cannot reasonably be paid by the completion of the home and totally more than \$2,000 at time of application.
- Family can save a down payment of \$900; \$300 to be paid at time of acceptance, \$300 prior to start of construction, and \$300 upon completion of the home.
- All applicants and co-applicants must provide documentation of permanent residency or US Citizenship and eligibility to work in the US.

-The households gross annual income must fall between the minimum and maximum guidelines listed below from FY 2019 Brown County HUD Income Limits. Income Limit areas are based on FY 2019 Fair Market Rent (FMR) areas. Income from all wages, SSI, SSDI, housing assistance, retirement, alimony, VA benefits, child support, etc. are included.

**(2020 Guidelines/updated 4/2020 <https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>)**

Household Size	1	2	3	4	5	6	7	8	9	10	11	12
Min Income	\$27,450	\$28,950	\$30,450	\$32,150	\$34,620	\$37,040	\$39,640	\$44,120	\$49,420	\$54,720	\$60,020	\$65,320
Max Income	\$46,100	\$52,700	\$59,300	\$65,850	\$71,150	\$76,400	\$81,700	\$86,950	\$92,250	\$97,550	\$102,850	\$108,150

**3. Willingness to Partner**

In order to be considered to purchase a Habitat home, an applicant must be willing to complete 250-500 "sweat equity" hours. Sweat equity is when a homebuyer takes part in building their own home and other Habitat homes or other approved activities such as volunteering at the Habitat ReStore. A two-adult household is required to perform a minimum of 500 hours while a single-adult family is required to complete 250 hours. This averages out to 5 hours a week for 52 weeks for a single-adult family. A portion of the sweat equity hours can be completed by family and friends. 100 sweat equity hours must be performed on a Habitat Build Site. All of the hours must be completed before the Homebuyer can purchase the home. In addition to performing sweat equity, the homebuyer must also be willing to attend homebuyer education classes. All adult household members must meet our background and sex offender guidelines.

**APPLICATION PROCESS:** The application process takes approximately 60-90 days from the date Habitat receives your completed application. A completed application contains all documentation requested in step two below.

**Step One:** Attend an Application Information Meeting. At the meeting, the Habitat Homebuyer Program and the application process will be explained. After attending the meeting you will receive a pre-application form with instructions. If you decide to submit the pre-application form for review there is \$30 nonrefundable fee. You will have 30 days from the meeting date to complete and submit your pre-application. If you meet the requirements of the pre-application phase, you will receive the full application form. If it is not accepted you will receive a letter explaining the reason for denial.

**Step Two:** Fill out the full application form and make copies of all the required documentation to submit with your application.

You will need copies of the following items that apply to all household members:

- Federal Income Taxes (form 1040) for the past two years you filed
- Current Pay Stubs (the last 60 days)
- Current Bank Statements (checking & savings)
- Current Benefit Statements (SSI, SSDI, Section 8 Housing, etc.)
- Child Support Court Order and payment history for the last two years
- Proof of permanent residency or US Citizenship status and eligibility to work in the US
  - 2 forms for adult household members
  - 1 form for each child

**Step Three:** you must complete 8 hours of community service with Greater Green Bay Habitat for Humanity ReStore or on a build site. This is required for your application to be complete. Once you have the application completed, supporting documents copied and 8 hours of community service completed mail the application and all required documentation to Greater Green Bay Habitat for Humanity, 1967 Allouez Avenue, Green Bay WI 54311. You will have 30 days from the Application Information Meeting date to complete and submit your application.

**Step Four:** If your application is complete and passes the review, a home visit will be arranged. All heads of the household must participate. The home visit consists of a tour of your home and interview by Family Services and a member of the Homeowner Selection Committee. The purpose of the home visit is to discuss the Habitat Homebuyer Program in further detail and gain further information on your family's current living conditions.

**Step Five:** After your home visit, your application is reviewed by the entire Homeowner Selection Committee. Your application is reviewed based on need, willingness to partner, and ability to pay. The committee reviews information submitted on the application form, financial documents and information obtained at the home visit to determine whether your application meets the program guidelines. If approved, your application is submitted to the Habitat Board of Directors for final review and approval. If the committee does not approve your application, you will be notified in writing with the reason for denial.

**Step Six:** If approved by the Habitat Board of Directors, you will be contacted to set a date for your Acceptance Meeting. A Homeowner Advocate will be assigned to you and will attend the meeting with you. At the Acceptance Meeting the Family Services Director will go over the guidelines of the program, volunteer opportunities for your sweat equity hours and review the partnership agreement.

Thank you for your interest in Greater Green Bay Habitat for Humanity's Homebuyer Program. If you have any questions, please feel free to call Family Services at 920-593-3921.

