

Qualifications

1. You need a new home because your current residence is inadequate. Examples of inadequate living conditions include, but are not limited to:

- Inadequate/dangerous electrical problems
- Inadequate/dangerous heating
- Inadequate indoor plumbing
- Overcrowding
- Rent that is more than 40% greater than income
- Pest problems
- Structural damage to your home

2. You have the ability to pay the costs associated with Habitat homeownership, including:

- Modest down payment costs
- Income must fall between 30%-80% of the Area Median income
- Monthly mortgage payment starting at 22% of income (including taxes and insurance)
- Responsible credit history, including only moderate current debt

3. You must be willing to Partner with us by performing "Sweat Equity". Sweat Equity consists of helping to build your house and other Habitat homes, as well as attending educational workshops that will help prepare you and your family for successful homeownership.

Homebuyer Partners complete a minimum of 300 Sweat Equity hours; at least half of those hours must be completed on the construction work site if you are physically able to. If not, other sweat equity options will be provided.

The most vital element of the Habitat ministry is the partnership between new homeowners and the local Habitat affiliate. We believe that Sweat Equity helps to instill pride in homeownership and sets the stage for involvement in the Habitat Mission post purchase.

What to Expect

The following is what is included in a Harbor Habitat house:

- Approximate size: 1,050 - 1,250 square feet
- 3 or 4 bedrooms with 1 bathroom
- Vinyl Flooring
- Energy Efficient Water Heater
- Energy Efficient Heat
- Insulated Windows with Screens
- Whirlpool Electric Stove and Refrigerator
- Whirlpool Washer and Electric Dryer
- Ceiling Fan and Chandelier
- Outdoor Storage Shed
- Landscaping

Do I get to choose where I can live?

You will be given a selection of homes to choose from at the discretion of the Family Services Department, and dependent upon land availability, families may be allowed to refuse one location.

Where does Habitat build?

We construct homes in the City of Benton Harbor and in Benton Charter Township, Berrien County, Michigan.

Do I qualify if I am disabled? What if I'm single?

Harbor Habitat does not discriminate in our selection practices. If you meet all application and selection criteria, you will be considered for a Habitat home.

Do I have to make a certain income in order to qualify for a Habitat house?

Yes. The income guidelines below reflect 30 - 80% of the Area Median Income (AMI) for Berrien County. These guidelines are based on current financial data from the U.S. Department of Housing & Urban Development. This table is updated annually.