



## 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

AMI %	Household Size 1	Household Size 2	Household Size 3	Household Size 4	Household Size 5	Household Size 6	Household Size 7	Household Size 8
30%	15500	17700	19900	22100	23900	25650	27450	29200
40%	20640	23600	26560	29480	31840	34200	36560	38920
50%	25800	29500	33200	36850	39800	42750	45700	48650
60%	30960	35400	39840	44220	47760	51300	54840	58380
70%	36120	41300	46480	51590	55720	59850	63980	68110
80%	41300	47200	53100	58950	63700	68400	73100	77850

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 - 1,600 square feet  
3 or 4 bedrooms (more bedrooms available depending on size of family)  
1-2 bathrooms  
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 based on availability and family size.

## **Where does Harbor Habitat build?**

Harbor Habitat currently constructs homes in Benton Harbor, Benton Charter Township, and Bridgman, MI. More locations are to come in north Berrien County.

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

Habitat for Humanity follows all Fair Housing and Equal Housing Opportunity laws. We do not discriminate on the basis of race, color, religion, sex, national origin, disability, familial status, age, marital status, sexual orientation, gender identity, or lawful source of income in our selection process.

## **Do I have to make a certain income 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.



<b>AMI %</b>	<b>Household Size 1</b>	<b>Household Size 2</b>	<b>Household Size 3</b>	<b>Household Size 4</b>	<b>Household Size 5</b>	<b>Household Size 6</b>	<b>Household Size 7</b>	<b>Household Size 8</b>
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