

**Habitat for Humanity of Washington, D.C. & Northern Virginia builds and restores affordable homes in partnership with qualified buyers in need of safe, decent housing. With the support of donors and pro-bono partners, we sell our volunteer-built homes at no profit.**

**General Criteria - Applicants must meet all of the following:**

- First-time homebuyer (having not owned real estate in the last three years); and
- No household member on the sex offender registry
- Primary residency or at least one applicant with full-time employment in DC, Fairfax County, Arlington County, City of Fairfax, or City of Falls Church

**Need - Applicants must meet the first requirement:**

- Total household income falls between 30-80% Median Family Income (MFI) as defined annually by the HUD and/or DHCD

**and at least one of the following:**

- Currently living in an unsafe surrounding environment
- Residing in temporary housing
- Living in subsidized housing or participating in a housing voucher program
- Overcrowding
- Rent burden (paying more than 30% of monthly income on rent)
- Heating, electrical, plumbing, or structural deficiencies

Household Size	Yearly Income Range *	Yearly Income Range *	Monthly Income Range *	Monthly Income Range *
Household Size	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 34,400	\$ 91,784	\$2,867	\$7,649
2	\$ 39,400	\$ 104,896	\$3,283	\$8,741
3	\$ 44,300	\$ 118,008	\$3,692	\$9,834
4	\$ 49,200	\$ 131,120	\$4,100	\$10,927
5	\$ 53,150	\$ 141,610	\$4,429	\$11,800
6	\$ 57,150	\$ 152,099	\$4,763	\$12,675
7	\$ 61,010	\$ 162,589	\$5,084	\$13,549
8	\$ 64,900	\$ 173,078	\$5,408	\$14,423

\*From HUD 2025 Data where 100% MFI = \$154,700

**Ability to Pay - Applicants must meet all of the following requirements:**

- If wages or salary are primary sources of income, a 2 year work history and any gaps in employment must be explained
- If self-employed, just have 2 years of documented, stable income with the last 6-months in the same line of work
- Income can reasonably be expected to continue for 3 years or more
- Current credit reports free of unpaid collections, judgements, liens, or excessive late payments
- Current credit report must not show bankruptcy in the last 3 years of foreclosures in the last 7 years
- Tri-Merge middle credit report of 620+
- Qualify for non-subprime and approved alternative third party financing
- Total debt to income ratio including new housing cost must be less than 43% of your monthly income
- Show at least \$2,000 in current bank statements for your down payment, no account overdrafts in the last 2 months, and bank statement or proof of assets not to exceed 10% of the fair market value

**Willingness to Partner**

All program participants must complete 300 hours of "sweat equity", or volunteer work. This may include working on the construction site, attending homeownership and financial literacy classes, and/or volunteering in the office or at special events.