

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	\$ 34,900	\$ 93,016	\$2,908	\$7,751
2	\$ 39,800	\$ 106,304	\$3,317	\$8,859
3	\$ 44,840	\$ 119,592	\$3,737	\$9,966
4	\$ 49,800	\$ 132,880	\$4,150	\$11,073
5	\$ 53,850	\$ 143,510	\$4,488	\$11,959
6	\$ 57,850	\$ 154,141	\$4,821	\$12,845
7	\$ 61,750	\$ 164,771	\$5,146	\$13,731
8	\$ 65,700	\$ 175,402	\$5,475	\$14,617

*From HUD 2026 Data where 100% MFI for a family of four is = \$166,100

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 or 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.