

Homeownership Program Requirements

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, City of Alexandria 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 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:

- Wage or salary income: Demonstrate 2 year work history and any gaps in employment must be explained
- Self-Employed: Demonstrate 2 years of 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+
- For homes sold with 3rd party mortgages: 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

Program participants must complete 50-100 hours of partnership hours (for single or co-applicants) including financial and homebuyer education hours and community service hours with Habitat DC-NOVA.

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