Greater Cleveland Habitat for Humanity®

Homebuyer Eligibility Questionaire

Greater Cleveland Habitat for Humanity is a non-profit organization that rehabs homes in partnership with qualified families. Cleveland Habitat is committed to making decent and affordable housing available to families who have need, willingness to partner, ability to pay a no-interest mortgage and are willing to live where we work. Future Habitat homeowners partner with Habitat for training in home construction, finances, home maintenance, and volunteering to help other families.

Future homeowners invest in the process by volunteering at their own home. Upon completion, the home will be purchased with a zero-interest mortgage.

Can you apply?

There are basic questions that determine eligibility

 # 1 Need better housing.
You must demonstrate a need for safe and affordable housing.

 # 2 Willingness to partner with Habitat
You must complete homeowenrship classes, complete between 200-300 Sweat Equity volunteer hours and make payments on time.

 # 3 Ability to pay an affordable mortgage
Refer to the chart to determine whether or not your income meets Habitat's requirements.

 # 4 Live where Habitat is building.
Live in the neighborhoods that Habitat is building and rehabbing in.

Household income consists of gross income (before taxes and deductions) from all household members, regardless of age. Sources include: Employment, SSI, Disability, Child Support, Alimony, Retirement. Food stamps, WEP or OWF are not counted as income sources.

2019 Minimum and Maximum Income Requirements

HH Size	Minimum Income Monthly/**Yearly**	Maximum Income Monthly/**Yearly**
1	$1,290 / **$15,480**	$3,439 / **$41,268**
2	$1,474 / **$17,688**	$3,931 / **$47,172**
3	$1,658 / **$19,896**	$4,422 / **$53,064**
4	$1,843 / **$22,116**	$4,913 / **$58,956**
5	$1,990 / **$23,880**	$5,306 / **$63,672**
6	$2,137 / **$25,644**	$5,699 / **$68,388**
7	$2,285 / **$27,420**	$6,093 / **$73,116**
8	$2,432 / **$29,184**	$6,486 / **$77,832**

Name:_______________________ **Address:**_______________________

City:_______________**State:**_____**Zip:**_______ **Phone:**_______________ **Email:**_______________

1. Are you a U.S. citizen or legal permanent resident? ☐ Yes ☐ No

2. Marital status: ☐ Unmarried ☐ Married ☐ Separated

3. ***(Optional)*** **Are you or someone in your household currently serving in the military or a veteran?** ☐ Yes ☐ No

who will be living in the house? *(Include income for each from employment, social security, disability, etc.)*

1. Name (Self):_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

2. Name:_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

3. Name:_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

4. Name:_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

5. Name:_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

6. Name:_______________________ Age:_____

Source of Income:_______________________

Monthly Gross Amount (before taxes): $_____________

Applicant Signature: _______________________

Date: _______________

How did you hear about Cleveland Habitat for Humanity?

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Release: By my signature, I affirm that the information provided is true. I understand that providing false information could cause me to not qualify to purchase a Habitat home. I also give Greater Cleveland Habitat for Humanity permission to do a credit check and background check on me.

PLEASE RETURN COMPLETED FORM TO:
Greater Cleveland Habitat for Humanity | 2110 W 110th St | Cleveland, OH 44102

EQUAL HOUSING OPPORTUNITY

The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.