



**Am I Eligible for Habitat’s Homeownership Program?**

- Do I have a need for affordable housing?
- Am I a first-time homeowner?
- Have I lived or worked in the affiliate service area for at least 12 months? (Service Area: Chattooga, Floyd & Polk Counties)
- Do I have verifiable and sustainable income within the income guidelines?

**Income Guidelines (Guidelines change annually):**

**Chattooga County Household Size**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Minimum Income</b>	\$15,400	\$17,600	\$19,800	\$21,960	\$23,720	\$25,480	\$27,240	\$29,000
<b>Maximum Income</b>	\$26,950	\$30,800	\$34,650	\$38,430	\$41,510	\$44,590	\$47,670	\$50,750

**Floyd County Household Size**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Minimum Income</b>	\$15,760	\$17,880	\$20,120	\$22,320	\$24,120	\$25,920	\$27,680	\$29,480
<b>Maximum Income</b>	\$27,370	\$31,290	\$35,210	\$39,060	\$42,210	\$45,360	\$48,440	\$51,590

**Polk County Household Size**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Minimum Income</b>	\$15,760	\$18,000	\$20,240	\$22,480	\$24,280	\$26,080	\$27,880	\$29,680
<b>Maximum Income</b>	\$27,580	\$31,500	\$35,420	\$39,340	\$42,490	\$45,640	\$48,790	\$51,940

- Is my debt to income less than 42 %?
- Am I willing to save a portion of my closing cost each month?
- Am I willing to participate and complete my sweat equity hours required by Habitat?
- Am I willing to participate and attend financial literacy and home buyer education classes as required by Habitat?
- Am I willing to partner and be an ambassador for Habitat and share my story?

**Applications are available each year during January and February.**

**If you have additional questions please call, 706.378.0030.**

