

# Own your home with a 0% interest mortgage!

## You may qualify if you meet these minimum qualifications:

- **Be willing to partner with Habitat**  
 Complete 300 “sweat equity” hours for each adult living in the house  
 Complete and provide documentation in a timely manner
- **Have the ability to pay a monthly mortgage**  
 See Income Guidelines below  
 Credit history will be pulled  
 Meet with us one-on-one to develop a plan to address any credit issues
- **Be a U.S. citizen or have permanent residency status**
- **Live or work in Washtenaw County**
- **Not currently have a mortgage**
- **Two years must have passed since any bankruptcy was discharged**
- **Need for simple, decent and affordable housing**

*Here a few examples of how Habitat defines “need”:*

- You do not qualify for a mortgage through conventional financing
- Your current housing is overcrowded
- Your neighborhood is unsafe
- Your housing has serious long-standing maintenance problems



Current Habitat Family!

## Want to learn more?

Call us today to discuss these qualifications and sign up to attend one of our upcoming orientations!

**Call us at 734.677.1558**

170 Aprill Dr., Suite A, Ann Arbor, MI 48103 - [www.h4h.org](http://www.h4h.org)



### 2011 Guidelines for Housing Income – Before Taxes

Family Size	1*	2	3	4	5	6	7	8**
Minimum Monthly Income	1,512	1,729	1,946	2,158	2,333	2,504	2,679	2,850
Maximum Monthly Income	3,025	3,458	3,892	4,317	4,667	5,008	5,358	5,700



\*One-person families are eligible for one or two bedroom homes, which are not always available.

\*\*Multi-bedroom homes for large families are not always available.