

Greater Fredericksburg Habitat for Humanity creates affordable homes in partnership with qualified buyers in need of simple, decent housing. With donations of money and materials, we sell our volunteer built homes at no profit. **We offer a hand up, not a handout.**

General Criteria Applicants must meet all of the following:

- First-time homebuyer (having not owned real estate in the last 3 years); and
- No household member on the sex offender registry

Need Applicants must meet the first requirement :

- Total household income falls between 30-80% Median Family Income (MFI) as defined annually by the U.S. Department of Housing and Urban Development.

and at least one of the following:

- 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); or
- Heating, electrical, plumbing or structural deficiencies.

Household Size	Yearly Income Range *		Monthly Income Range *	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 24,650	\$ 65,680	\$ 2,054	\$ 5,473
2	\$ 28,150	\$ 75,040	\$ 2,345	\$ 6,253
3	\$ 31,650	\$ 84,400	\$ 2,637	\$ 7,033
4	\$ 35,150	\$ 93,760	\$ 2,929	\$ 7,813
5	\$ 38,000	\$ 101,280	\$ 3,166	\$ 8,440
6	\$ 40,800	\$108,800	\$ 3,400	\$ 9,066
7	\$ 43,600	\$116,320	\$ 3,633	\$ 9,693
	\$ 46,400	\$123,840		

* MFI for Fredericksburg, Spotsylvania, and Stafford for 2018 per HUD FY IL, where 100% = \$ 117,200

Ability to Pay Applicants must meet all of the following:

- If wages or salary are primary sources of income, a 2-year work history that includes a minimum of 6-months with current employer and any gaps in employment must be explained;
- If self-employed, must 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, judgments, and liens;
- Current credit reports must not show bankruptcy in last 3 years or foreclosures in last 7 years;
- Tri-Merge middle credit score of 620+;
- Qualify for non-subprime or approved alternative third party financing;
- Total monthly debt payments are <13% of gross monthly income; and
- Show \$500 in current bank statements and no account overdrafts in the last two months.

Willingness to Partner

All program participants must complete 300-500 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.

Interested in Applying, complete the following form:

https://forms.office.com/Pages/ResponsePage.aspx?id=Ojik9maER0K87cFJZrHzD8670SxOOZAsLsu_svg2EIUMkNCVkgYTE1CVIRPTEowN1cxWjRZSjc2Ty4u

2376 Plank Road Fredericksburg, VA 22401 ▪ Phone: (549) 891-4401 ▪ www.fredhab.org
 Director of Homebuyer Services, Patty McGee, patty@fredhab.org

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