

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;
- Income Disparity;
- Residing in temporary housing;
- Overcrowding;
- Rent burden (paying more than 30% of monthly income on rent); or
- Heating, electrical, plumbing or structural deficiencies.

City of Fredericksburg, Spotsylvania, and Stafford County

Household Size	Annual income Range *		Monthly income Range *	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 34,881	\$ 93,016	\$ 2,907	\$ 7,751
2	\$ 39,864	\$ 106,304	\$ 3,322	\$ 8,859
3	\$ 44,847	\$ 119,592	\$ 3,737	\$ 9,966
4	\$ 49,830	\$ 132,880	\$ 4,153	\$ 11,073
5	\$ 53,816	\$ 143,510	\$ 4,485	\$ 11,959
6	\$ 57,803	\$ 154,141	\$ 4,817	\$ 12,845
7	\$ 61,789	\$ 164,771	\$ 5,149	\$ 13,731
8	\$ 65,776	\$ 175,402	\$ 5,481	\$ 14,617

* AMI for Fredericksburg, Spotsylvania, and Stafford for 2026 per HUD FY IL, where 100% = \$ 166,100.00

Ability to Pay Applicants must meet all of the following:

- If wages or salary are primary sources of income, a 2 year work history (minimum of 6-months with current employer) with verifiable income and any gaps in employment must be explained;
- If self-employed, must have 3 years of documented, stable income (minimum 6 months in same line of work) with verifiable income;
- 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 or foreclosure in last 3 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 to 400 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=Ojik9maER0K87cFJ2zrHzD8670SxOOZAsLsu_svg2EIUMkNCVkgvTE1CVIRPTEowN1cxWjRZSjc2Ty4u

2376 Plank Road Fredericksburg, VA 22401 ▪ Phone: (540) 891-4401 ▪ www.fredhab.org
Director of Homebuyer Services, Homeownership@fredhab.org

Greater Fredericksburg Habitat for Humanity does not discriminate on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, sexual orientation, gender identity or expression, personal appearance, familial status, family responsibilities, matriculation, political affiliation, genetic information, disability, source of income, or place of residence or business.



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- Heating, electrical, plumbing or structural deficiencies.

King George County only

Household Size	Annual income Range *		Monthly income Range *	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 29,106	\$ 77,616	\$ 2,426	\$ 6,468
2	\$ 33,264	\$ 88,704	\$ 2,772	\$ 7,392
3	\$ 37,422	\$ 99,792	\$ 3,119	\$ 8,316
4	\$ 41,580	\$ 110,880	\$ 3,465	\$ 9,240
5	\$ 44,906	\$ 119,750	\$ 3,742	\$ 9,979
6	\$ 48,233	\$ 128,621	\$ 4,019	\$ 10,718
7	\$ 51,559	\$ 137,491	\$ 4,297	\$ 11,458
8	\$ 54,886	\$ 146,362	\$ 4,574	\$ 12,197

* AMI for King George County for 2026 per HUD FY IL, where 100% = \$ 138,600.00

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- Current credit reports free of unpaid collections, judgments, and liens;
- Current credit reports must not show bankruptcy or foreclosure in the last 3 years;
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- Qualify for non-subprime or approved alternative third-party financing;
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