

Are you eligible for a Habitat For Humanity Home?

- Are your current living conditions inadequate for your needs?
For example: too small for your family size, in disrepair, or unsafe.
- Are you unable to obtain financing through other means?
- Is your gross family income in the \$18,000 to \$40,200 (family of 4) range? See table below for max income for a range of family sizes.

Number of people in Household	Yearly Income Minimum	Yearly Income Maximum ¹
1	\$18,000 ²	\$28,140
2		\$32,160
3		\$36,180
4		\$40,200
5		\$43,416
6		\$46,632

- Has at least one adult in your family had a steady income for the last six months?
- Are you able to:
 - Make monthly mortgage payments of approximately \$450 plus utilities?
 - Make an initial down payment of \$500?
- Are you willing to:
 - Donate 400 hours of volunteer labor³?
 - Participate with Habitat in a long-term relationship?
 - Live in Newark

¹ Based on Rochester MSA 60% median income published in 2014 HUD Income Limits.

² Mortgage payment may not exceed 30% of monthly gross income.

Total monthly debt may not exceed 43% of monthly gross income.

³ Includes time donated by family and friends.