



Homebuyer Eligibility Questionnaire

Habitat is committed to making decent and affordable housing available to families who have need, willingness to partner, ability to pay

Greater Cleveland Habitat for Humanity is a non-profit organization that rehabs homes in partnership with qualified families. Cleveland a no-interest mortgage and are willing to live where we work. Future Habitat homeowners partner with Habitat for training in home construction, finances, home maintenance, and volunteering to help other families. Future homeowners invest in the process by volunteering at their own home. Upon completion, the home will be purchased with a zero-interest mortgage.

Can you apply?

There are basic questions that determine eligibility

1 Need better housing.
You must demonstrate a need for safe and affordable housing.

2 Willingness to partner with Habitat
You must complete homeownership classes, complete between 200-300 Sweat Equity volunteer hours and make payments on time.

3 Ability to pay an affordable mortgage
Refer to the chart to determine whether or not your income meets Habitat's requirements.

4 Live where Habitat is building.
Live in the neighborhoods that Habitat is building and rehabbing in.

2024 Minimum and Maximum Income Requirements		
HH Size*	Minimum Income Monthly / Yearly	Maximum Income Monthly / Yearly
1	\$1,701 / \$20,412	\$4,536 / \$54,432
2	\$1,944 / \$23,328	\$5,184 / \$62,208
3	\$2,187 / \$26,244	\$5,832 / \$69,984
4	\$2,430 / \$29,160	\$6,480 / \$77,760
5	\$2,624 / \$31,493	\$6,998 / \$83,981
6	\$2,819 / \$33,826	\$7,517 / \$90,202
7	\$3,013 / \$36,158	\$8,035 / \$96,422
8	\$3,208 / \$38,491	\$8,554 / \$102,643

Household income consists of gross income (before taxes and deductions) from all household members, regardless of age. Sources include: Employment, SSI, Disability, Child Support, Alimony, Retirement. Food stamps, WEP or OWF are not counted as income sources.

Name: _____ Address: _____

City: _____ State: _____ Zip: _____ Phone: _____ Email: _____

1. Are you a U.S. citizen or legal permanent resident? Yes No

2. Marital status: Unmarried Married Separated

How many people will be living in your household? _____

Monthly household income (before taxes and deductions) for all who will be living in the home? *REQUIRED (see chart at top of page) _____

Have you lived or worked in Cuyahoga or Lorain County for at least 12 months? *REQUIRED _____

Have you owned a home in the past three years? *REQUIRED _____

Have you had a foreclosure or declared bankruptcy in the past 3 years? *REQUIRED _____

How would you prefer to receive your application? *REQUIRED

Via email (you will need to print) _____

Via mail _____

Applicant Signature: _____ How did you hear about Cleveland Habitat for Humanity? _____

Date: _____

Release: By my signature, I affirm that the information provided is true. I understand that providing false information could cause me to not qualify to purchase a Habitat home. I also give Greater Cleveland Habitat for Humanity permission to do a credit check and background check on me.

PLEASE RETURN COMPLETED FORM TO:
Greater Cleveland Habitat for Humanity | 2110 W 110th St | Cleveland, OH 44102



The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

Questions? homeownership@clevelandhabitat.org