

## PLEASE BE PROMPT TO OUR SESSION!

**Our presentation will start at the scheduled time. Our doors will be closed once the presentation begins and we will not accommodate late arrivals.**

Please note that this family selection is for homes to be built on our 3 remaining lots in our project at approximately 600 South and Geneva Road in Orem. These are the only lots we currently own and we will not consider building any home for any family not on these lots or not within this subdivision.

### Habitat for Humanity of Utah County Home Qualification Requirements 2020

1. Live or work for one year in Utah County.
2. Must be a U.S. Citizen or have permanent resident status.
3. Have the same source of income for at least six months (or show improvement of income).
4. Currently live in substandard housing.
5. Be willing to partner with Habitat for Humanity of Utah County:
  - a) minimum requirement of 300 hours of sweat equity for a single-parent household
  - b) minimum requirement of 450 hours for a two-parent household
  - c) Other programs, events and classes as required by HFHUC
6. Financial Requirements:
  - a) Your debt-to-income (DTI) ratio must be between 30-43%
  - b) Required at closing: \$500 down payment and closing costs (approx. \$2,000)
  - c) You must have the ability to make a monthly mortgage payment
  - d) Bankruptcy must be resolved for at least two years
  - e) Earn 30%-80% of the Area Median Income (AMI). Refer to the chart below and match your total family income with the total number of family members to check your income eligibility

<b>Number of Family Members</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Earn at least</b>	16,750	19,150	21,550	23,900	25,850	27,750	29,650	31,550
<b>No more than</b>	44,600	51,000	57,350	63,700	68,800	73,900	79,000	84,100

7. Attend one orientation session to receive an application.

