



"All God's people deserve
a simple, decent place to live."

Millard Fuller
Founder of Habitat for Humanity



Become a Habitat for Humanity of Greater Pittsburgh partner in 2010...apply for homeownership!

Potential homeowners must meet these basic requirements:

I. Current housing conditions

- A. *Have a demonstrated need for affordable housing – defined as unsafe, unhealthy, overpriced, overcrowded, and various other reasons.*

II. Willingness to partner with Habitat for Humanity

- A. *Complete a minimum of 350 hours of “sweat equity” – time instead of cash – on your home, other Habitat homes, and other approved types of community service.*
- B. *Media coverage is critical to securing funding needed for Habitat homes. Families must be willing to embrace and participate with all forms of media. An example of this may be having an article written about your family for a newspaper, or giving an interview to a member of the television media.*

III. Current economic situation

- A. *You must have a stable source of income – salary from a job, permanent disability, SSI, etc.*
- B. *You must have a projected source of income – the ability to pay back a 25-30 year interest free mortgage, based on the cost of the home. Habitat is NOT a give-away program or a free house. Mortgage payments may range between \$350 and \$600 per month, depending on the size, cost, and location of the house. Our homes are new construction or rehabilitated older houses.*
- C. *You must have a satisfactory credit history, yet not able to qualify for a standard mortgage through a bank or other lending institution. Ideally, your recurring debt should not exceed 41% of your monthly income. Recurring debt includes car payments, credit card payments, personal loans, and student loans. (It does NOT include utility bills).*
- D. *You must have satisfactory recommendations from employers and other credit references.*
- E. *Your income must be within the following current year guidelines. (Income will be verified with copies of pay stubs, bank statements, and your last two income tax returns). You must include ALL family income, including anyone who will live in the house.*

Current 2010 Income Guidelines (subject to change)

Typical Habitat program participants earn between 30 → 50% of Allegheny County's 2010 median income of \$63,000. The maximum income to qualify for our program is 60% of the median.

Household Size	30% of Area's Median Income	50% of Area's Median Income	60% of Area's Median Income
One	13,250	22,050	26,460
Two	15,150	25,200	30,240
Three	17,050	28,350	34,020
Four	18,900	31,500	37,800
Five	20,450	34,050	40,860
Six	21,950	36,550	43,860
Seven	23,450	39,100	46,920
Eight	24,950	41,600	49,920

These guidelines are based on HUD's 2010 housing income guidelines for Pittsburgh's Metropolitan Statistical Area (median income = \$63,000) and are subject to change. Please call the Habitat office for updates @ 412-466-6710.

EXAMPLE: If there are three persons in your household with a combined income of \$28,350 per year, you may qualify.

NOTE: If your income is below or near the minimum, it may be very difficult for you to make the mortgage payments. If your income is close to or over the maximum, it is very possible that you could qualify for a mortgage through a "First-time Buyers" program at your local bank or through another program. When necessary due to the house cost, Habitat may extend the upper income limit to 60% of median income.

RECENT BUILDS



Wilksburg – Rehab



Westwood – New



Hill District – New



Duquesne – New

Habitat for Humanity of Greater Pittsburgh, an ecumenical Christian organization, currently builds new or rehabilitates older homes and is seeking land in several areas. Our service territory is Allegheny County. If an applicant is qualified and selected, the process of acquiring a Habitat home may take several months to over a year. **(Note: If you have an immediate housing need, please contact the United Way's Housing Hot Line at 412-255-1155.)**

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Habitat for Humanity of Greater Pittsburgh is an equal opportunity employer and a fair housing lender and does not discriminate on the basis of race, color, national origin, religion, family status, sex, or disability. Pittsburgh Habitat's mission is to eliminate poverty housing and homelessness from Allegheny County and to make decent shelter a matter of conscience and action.