



Qualification Guidelines

Minimum requirements to purchase a home

- Be legal residents of the USA
- Pay bills on time
- Live or work in Kern County
- Be able to pay a long-term mortgage
- Willing to work closely with Habitat for Humanity-Golden Empire (HFH-GE)

Home Owner Selection Criteria

The Home Owner Selection Committee reviews applications and follows a step-by-step home owner selection process. The committee considers three basic things: need for adequate housing, ability to pay a mortgage and willingness to partner with HFH-GE.

Need

The Home Owner must have a significant need for improved housing, such as:

- Living conditions are overcrowded, unhealthy, or in a dangerous neighborhood.
- Housing costs are more than 50% of monthly income.
- Home owners living in subsidized housing may also be eligible.

Ability to Pay

Purchasing a Habitat home is a big investment. A home owner's source of income must be steady and verifiable. No more than 30% of your monthly income will go towards the mortgage payment. To be eligible, your household's annual gross income must be approximately between \$23,000 - \$35,000 (depending on household size). Income for all household members (before taxes) who will reside in the home is included, such as:

- Wages and salaries
- Alimony
- Child support
- Public assistance

To qualify, a home owner's credit report must show that the household:

- Is without too much debt
- Has paid off accounts in collection or charge-offs
- Has no tax liens
- Has been without bankruptcy at least two years
- Can explain late payments

Willingness to Partner

- Complete 500 Hours of Sweat Equity for a household of two over the age of 16.
- Complete 250 Hours of Sweat Equity for a household of one over the age of 16.
- Attend courses: Budgeting, Homeownership, etc.
- Participate in media events and interviews