



**every one**  
deserves a decent  
place to live

**HOMEOWNERSHIP  
INFORMATION  
2021 - 2022**

## Application Requirements

To qualify for an application, you must:

- Live in Greene County for at least the previous twelve (12) months and must be a U.S. Citizen or permanent resident.
- Have a total household income that falls within the range shown on the 2021 Income Guidelines for Homeownership.
- Have a stable income as evidenced by income from the same primary source in approximately the same or increasing amounts for at least the previous twelve (12) months.
- The applicant(s) must not have declared or discharged a bankruptcy in the previous twenty-four (24) months or have any open judgments or liens.

## Can you afford a Habitat Home?

You are able to pay if:

- Your income will not stop or decrease by owning a home and is stable over time.
- Your income will allow you to make a down payment of \$500.
- Your income and debt will allow you to afford a monthly no-interest mortgage.
- Your credit report and current debts show satisfactory payment history.
- Your income does not qualify you for other homeownership programs.

## Do you have a need?

You have an actual need for a Habitat home if your current housing is:

- **Substandard**  
Problems with heat, water, electricity, or structure
- **Insufficient**  
Lacking enough bedrooms for the number of persons in the household
- **Dangerous**  
Located in unsafe or unsanitary conditions
- **Inadequate**  
Not suited for a family member who has a limitation
- **Temporary**  
Transitional housing, public housing
- **Overburdened**  
Rent and/or housing costs exceed 30% of overall household income



# Are you willing to be a partner?

You can show willingness to partner with Greene County Habitat for Humanity by:

- Completing the application on time and with all the requested information.
- Willing to live in your new home in Greene County, once it is built.
- Agreeing to work the required number of sweat equity hours, including workshops, meetings, and participating in house construction.
- Demonstrating that your family is ready for owning and maintaining a home and yard.

## Sweat equity

- Sweat equity is a partner family's way to demonstrate their commitment to the partnership to build their new home.
- 300 hours of sweat equity is required for the first applicant and an additional 50 hours for those 18 years old or older in the household.



## Greene County Habitat for Humanity 2021 Income Guidelines for Homeownership

Family Number	50% of Median	60% of Median	Monthly Income
1 person	\$21,900	\$26,280	\$1,825 - \$2,190
2 persons	\$25,000	\$30,000	\$2,083 - \$2,500
3 persons	\$28,150	\$33,780	\$2,345 - \$2,815
4 persons	\$31,250	\$37,500	\$2,604 - \$3,125
5 persons	\$33,750	\$40,500	\$2,812 - \$3,375
6 persons	\$36,250	\$43,620	\$3,020 - \$3,635
7 persons	\$38,750	\$46,500	\$3,229 - \$3,875
8 persons	\$41,250	\$49,500	\$3,437 - \$4,125

Greene County Median Family Income FY2020  
\$63,500

“What draws people to Habitat is not necessarily the building of the house but the importance of the house in building a community.”



## TIMELINE

- **April 19** Pre-applications available on HabitatGreene.org  
On-site @ Restore:  
April 22 5pm - 7pm  
April 24 10am - Noon
- **May 1** Completed pre-applications due to GCHF
- **May 15** Eligible pre-applicants notified and invited to complete full application
- **June 15** Completed applications and supporting documents due to GCHF
- **June - July** Home Visits
- **July 20** GCHF Board approval of homeowners
- **July 22** Notification letters mailed
- **July 31** Signed letters of acceptance due to GCHF with deposit
- **August 15** Begin sweat equity and pre-purchase homeownership classes



Seeking to put God's love into action, Greene County Habitat For Humanity brings future homeowners and volunteers together to build safe affordable Homes, Communities, and Hope.

Office / ReStore  
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