



**What is Habitat for Humanity – Anchorage?**

Habitat for Humanity – Anchorage (HFHA) is a Christian housing ministry working dedicated to the mission of providing simple, safe, decent and affordable homeownership opportunities to families we partner with. HFHA works with people from all backgrounds, creeds and walks of life to build strength, stability and self-reliance through shelter. The HFHA program partners with volunteers, donors and home-buyers to carry out our mission. We do this by building homes alongside partners and selling the homes at or under appraised value with a non-profit mortgage.

**What are the qualifications?**

- Are currently living in substandard housing - Over-crowded, rent-burdened, substandard or unsafe living conditions, or temporary/transitional housing are examples of housing need
- Meet income guidelines –see the chart below
- Are U.S. Citizens or Permanent Residents who have lived in / worked in the Anchorage area for at least one year
- Have not owned a house in the last 3 years
- Have not declared bankruptcy in the last 3 years
- Do not own a mobile home and/or land, or if you do, are willing to sell it.
- Have less than \$10,000 liquid assets
- Have good or repairable credit
- Have at least one year of stable income
- Have at least one year of on-time rental history
- Are willing to partner and contribute 250 hours of sweat-equity per adult during the partnership year, working side by side with employees and volunteers at the job site, ReStore, office, or other opportunities as they are available.
- Attend homeowner preparedness classes
- Have adequate income to pay a non-profit mortgage along with other costs of homeownership

**Program Minimum and Maximum Income Limits**

| Household Size | 30% of Median Income | 80% of Median Income |
|----------------|----------------------|----------------------|
| 1              | \$ 22,050.00         | \$ 52,850.00         |
| 2              | \$ 25,200.00         | \$ 60,400.00         |
| 3              | \$ 28,350.00         | \$ 67,950.00         |
| 4              | \$ 31,450.00         | \$ 75,500.00         |
| 5              | \$ 34,000.00         | \$ 81,550.00         |
| 6              | \$ 36,500.00         | \$ 87,600.00         |
| 7              | \$ 39,000.00         | \$ 93,650.00         |
| 8              | \$ 41,550.00         | \$ 99,700.00         |

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