



## HOMEOWNERSHIP APPLICATION INFORMATION

We are currently not accepting applications for our Homeownership Program at this time. However, please send us your information, and **we will contact you when we are taking applications again.**

First and Last Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Even though we are currently not taking applications, there are several things you can do to help prepare yourself for homeownership through the Habitat Homeownership Program:

1. Maintain steady monthly income for a minimum of six months.
2. Run your credit report. Pay off any delinquent accounts or judgements. You are entitled to one free credit report every 12 months from each of the nationwide consumer credit reporting companies. Request a report by visiting [annualcreditreport.com](http://annualcreditreport.com).
3. Maintain fiscal responsibility. Manage the number of credit cards and loans you have. Always pay your bills on time. Avoid taking on new debts whenever possible. Continue to pay down your current debts.
4. Apply for a traditional mortgage through your bank or credit union. If you qualify for a traditional mortgage that will likely disqualify you for the Habitat program. (Exceptions may be made when you are unable to purchase a home that meets your families need because the loan amount is too low).
5. You must fall within the income guidelines for the family size indicated below to qualify.

### 2022 Income Limits Per Household Size - Ames, Iowa Metro\*

Annual Income Range	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Minimum Income	\$21,150	\$24,150	\$27,150	\$30,150	\$32,600	\$35,000	\$37,400	\$39,800
Maximum Income	\$56,300	\$64,350	\$72,400	\$80,400	\$86,850	\$93,300	\$99,700	\$106,150

\*Effective June 15, 2022

Source: U.S. Department of HUD (State of Iowa)

Please contact Habitat for Humanity of Central Iowa's office if you have any questions:

- Address: 3504 Grand Avenue, Ames, IA 50010
- Ph: 515-232-8815
- Email: [office@hfhci.org](mailto:office@hfhci.org)
- Website: [www.hfhci.org](http://www.hfhci.org)