



HOMEOWNERSHIP APPLICATION INTEREST FORM

The process for new homeownership application is now open. ***If you are interested in applying for a Habitat Home, please fill out the information below and return to our office at the contact info provided. Once we receive your information, we will contact you with next steps.*** (Note: you must be living at a Story County address for at least the past 6 months to apply).

Your First and Last Name: _____

Your Phone Number: _____

Your Email Address: _____

There are several things you can do to help prepare yourself for the homeownership application process through the Habitat Homeownership Program:

1. Maintain steady monthly income.
2. Run your credit report. **Pay off any delinquent accounts, collections 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.
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. **To be considered for home ownership, you must fall within the income guidelines for the family size indicated below to qualify and be able to repay an affordable mortgage on the home, be willing to partner with Habitat on Sweat Equity (350 to 450 hours per home) and also demonstrate need for a Habitat home during the application process.**

2026 Income Limits Per Household Size - Ames, Iowa Metro*

***PLEASE CIRCLE THE INCOME RANGE THAT MATCHES YOUR
TOTAL HOUSEHOLD ANNUAL INCOME AND FAMILY SIZE***

Annual Income Range	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Minimum Income	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
Maximum Income	\$68,550	\$78,350	\$88,150	\$97,900	\$105,750	\$113,600	\$121,400	\$129,250

*Effective June 1, 2026

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

Please return this form to the Habitat for Humanity of Central Iowa's office:

- Address: 3504 Grand Avenue, Ames, IA 50010
- Ph: 515-232-8815
- Email: office@hfhci.org
- Website: www.hfhci.org

(Updated: September 2026)