

# Application Window Opens February 19 through March 19, 2024



## How do you qualify to purchase a home with Sandusky County Habitat for Humanity?

Habitat homeownership is based on the **need for housing**, the **ability to repay** a mortgage, and the **willingness to work in partnership** with us.

### homeownership program

You may qualify for the Habitat homeownership program if:

- Your current living conditions are substandard, such as a leaking roof, overcrowded, unsafe neighborhood.
- You are currently spending more than 30% of your gross income on rent.
- You have a satisfactory credit history, reasonable debt, and a steady income within 30-80% of the median county income (chart provided to the right for reference).
- You are willing to partner with us and invest 200 sweat equity hours by attending education classes, volunteering on construction of Habitat homes, and participating in other programs.
- You are able to make a down payment to purchase the home. Additionally you will need to pay the first year homeowner's insurance in full just prior to closing on your home.

### selection process

Our Homeowner Selection Committee reviews all applications and makes a recommendation to our board of directors, who make a final decision on acceptance within 3-4 months. It may take up to 24 months after acceptance before you purchase a home.

Sandusky County Household Size	Yearly		Monthly	
	Minimum	Maximum	Minimum	Maximum
1 Member	\$16,600	\$44,100	\$1,383	\$3,675
2 Members	\$19,720	\$50,400	\$1,643	\$4,200
3 Members	\$24,860	\$56,700	\$2,072	\$4,725
4 Members	\$30,000	\$63,000	\$2,500	\$5,250
5 Members	\$35,140	\$68,050	\$2,928	\$5,671
6 Members	\$40,280	\$73,100	\$3,357	\$6,092
7 Members	\$45,420	\$78,150	\$3,785	\$6,513
8 Members	\$50,560	\$83,200	\$4,213	\$6,933

Income levels based on 2023 Income Limits provided by HUD effective May 15, 2023 <https://www.huduser.gov/portal/datasets/il.html>

### owning your home

Habitat homes are sold to approved applicants at fair market value with 20-30 year, zero-interest mortgages.

### contact

Pam Kensler, *Executive Director*  
(419) 355-1257 | [director@sanduskycountyhfh.org](mailto:director@sanduskycountyhfh.org)



**Sandusky County Habitat for Humanity**  
1515 Croghan Street | Fremont, OH | 43420 | (419) 355-1257  
[sanduskycountyhfh.org](http://sanduskycountyhfh.org)



# Required Documents Checklist

Before completing your application, use this checklist to make sure you can provide all required documents. Failure to include all required documents will result in a delay in the selection process.

Along with your completed and signed application done during your appointment, please provide copies of the following required documentation for the applicant and any co-applicants.

- All W-2 or 1099 statements for the most recent year and the federal tax returns with all schedules  
*You can go to IRS.gov to request a tax transcript if needed*
- Paystubs for the most recent two months
- Proof of any public assistance you may receive (Food Stamps, SSI, Disability, Social Security, etc.)
- Last two months' bank statements for any accounts you may have (ex: savings, checking, credit union, or retirement funds)
- Last two months' utility bills (gas, electric, water)
- A copy of your current rental agreement or lease
- Letter of Need
- Proof of Identification for all applicants: (Government Photo ID/Driver's License, if non-US Citizen copy of residency status)
- If applicable, complete copies of divorce/ separation agreements and custody, guardianship and/or adoption papers for non-biological children
- If applicable, proof of any income from child support or alimony
- If applicable, bankruptcy filing (schedule of debtors -all pages), discharge letter, and letter of explanation from you as to the circumstances surrounding the bankruptcy



The Fair Housing Act makes it unlawful to discriminate against any person in the sale, rental, advertising or financing of housing, on the basis of race, color, religion, sex, handicap, familial status, or national origin.