

WANTED..FAMILIES TO RAISE THE WALLS ON A HABITAT HOUSE..THEIR OWN!

FIND OUT HOW BY ATTENDING THE
HABITAT FAMILY ORIENTATION MEETING
TUESDAY, SEPTEMBER 29, 2009
7:00 TO 9:00 P.M.
GALLERIA AT PITTSBURGH MILLS
EXIT 12A OF ROUTE 28
STORE 273 ACROSS FROM PEARL VISION

We will help
you fill out
the application!

FY 2009 Income Limit Area—Allegheny & Westmoreland Counties			Median Income \$62,500		
Extremely Low (30%)		Very Low (50%)	Low (80%)		
1 Person	\$13,150	1 Person	\$21,900	1 Person	\$35,000
2 Person	\$15,000	2 Person	\$25,000	2 Person	\$40,000
3 Person	\$16,900	3 Person	\$28,150	3 Person	\$45,000
4 Person	\$18,750	4 Person	\$31,250	4 Person	\$50,000
5 Person	\$20,250	5 Person	\$33,750	5 Person	\$54,000
6 Person	\$21,750	6 Person	\$36,250	6 Person	\$58,000
7 Person	\$23,250	7 Person	\$38,750	7 Person	\$62,000
8 Person	\$24,750	8 Person	\$41,250	8 Person	\$66,000

We will
answer
all of your
questions!

How Can I Qualify to Purchase a House?

(You must meet all three of these to qualify)

- Do you live in substandard or overcrowded conditions?
Is someone in your home sleeping on a couch, floor or other inappropriate sleeping arrangement? (What is substandard? If you have an apartment with rodents, roaches, mold, plumbing problems—all of which your landlord isn't taking care of—that is substandard. What is over-crowded? If you have more than three children of the same sex—or if you have two children of different sexes sharing a bedroom—that is overcrowded.)
- Do you qualify as low income according to HUD guidelines?
Income is the second way to qualify. Looking at the table and you can see how you fit into the picture for income. Take your monthly salary times twelve to get to the table figures. You should fall within the bottom income and top income numbers. Example: A family of four people can make \$390/wk/\$1563/month/\$18,750/yr. All forms of income are counted—that means if you are getting SSI or child support—it counts.
- Are you willing to partner with Habitat for Humanity Allegheny Valley?
You will need to work 350 hours of sweat equity on your house or that of another Habitat homeowner and save the \$1,000 down payment - all this counts as your down payment on your 0% mortgage for your home. The sweat equity and down payment are due at the closing-you cannot move in until these are met.

Mall Map

