



Habitat for Humanity Aransas County Home Ownership Eligibility Guidelines

Habitat for Humanity Aransas County home ownership eligibility is determined by the need for a decent home, an adequate income, and a demonstrated willingness to participate as a partner in the Habitat for Humanity ministry. Selection is made without regard to sex, age, color, religious preference, or national origin.

1. The need for decent housing is a most important standard in the selection of a family.
2. Only families that cannot purchase a home through conventional means and do not have other financial resources from which housing may be purchased will be considered.
3. A household needs adequate, reliable income to cover the utilities, taxes, home maintenance, insurance, normal household expenses and a mortgage payment.
4. The combined monthly household income should not be more than the maximum indicated on the HUD Income Limits, updated annually.
5. Financial ability will be based on gross income.
6. Proof of earned income, along with any other form of income to be considered, **will** be required.
7. Employment and credit references will be requested and verified.
8. Family size and composition will be important factors, unless a special exception is made, a household unit must be:
 - Aransas County Resident
 - Within the guideline are no more than three persons per bedroom
 - Willing to devote a minimum of 250-350 hours of 'Sweat Equity' partnership
 - Committed to faithfully maintain the house
9. A background check as well as a search through the sex offender database will be pulled on all applicants prior to being accepted into our program.
10. Selected partner families will be expected to pay closing costs upon the sale of the house.