



# Tired of Renting?

Habitat for Humanity may be able to help your dream of homeownership come true.

## Contact Trinity Habitat for Humanity to attend a Homeowner Orientation!

Three guidelines to partner with Habitat for Humanity homeownership program are:

### 1. Need For Shelter

- Generally you cannot have owned a home for the last 3 years.
- Your income is too low to qualify for a regular home loan.
- You have problems with your current housing situation - *Some examples listed below:*
  - You may pay more than 30% of your monthly income for housing expenses,
  - You may live in an overcrowded situation, and/or
  - You may live in a home with structural, electrical, or plumbing problems, etc.

### 2. Ability To Pay For Shelter

- You have lived in your current residence for at least 12 months.
- You have been employed at your current job for at least 12 months.
- Your income falls within the guidelines listed below:

| Family Size | Minimum Annual Income | Maximum Annual Income |
|-------------|-----------------------|-----------------------|
| 1           | \$12,950              | \$25,850              |
| 2           | \$14,800              | \$29,550              |
| 3           | \$16,650              | \$33,250              |
| 4           | \$18,500              | \$36,950              |
| 5           | \$20,000              | \$39,900              |
| 6           | \$21,450              | \$42,900              |
| 7           | \$22,950              | \$45,850              |
| 8           | \$24,400              | \$48,750              |

### 3. Willingness To Partner With Habitat for Humanity

- Partners provide the required documentation and application information in a timely manner.
- Partners complete 250 hours of sweat equity building and volunteering with Habitat.

**To Attend Call: 817-926-9219, X116**

**First Meeting Date: Saturday Feb. 13<sup>th</sup> at 10:00 am**

**Second Meeting Date: Saturday March 13<sup>th</sup> at 10:00 am**

**Meeting location: Newark Public Library, 209 Hudson St, Newark, TX 76071**

**Third Meeting Date Different Location: Saturday March 27<sup>th</sup> at 10:00 am**

**Meeting Location: Newark Community Center, 404 Hudson St, Newark, TX 76071**