



Homeowner Program QUALIFICATIONS

General Eligibility

- ✓ **Need for housing**
 - Overcrowding
 - Unsafe living conditions
 - Temporary housing
 - High rent payments
- ✓ **Ability to pay an affordable mortgage**
 - Steady income
 - Have less than \$2,000 in non-medical collections
 - 2 years since being discharged from bankruptcy
 - Can afford a monthly mortgage payment including taxes and insurance
- ✓ **Partner with Habitat**
 - Volunteer with your friends and family in fun and flexible ways
 - Attend homebuyer education classes
 - Share your family story and attend events
 - Accommodations will be made for individuals with disabilities
- ✓ **Live or work in our service area**
 - La Crosse, Trempealeau, or Vernon counties in WI, or Houston County, MN, for at least one year
- ✓ **Must be a U.S. citizen or a legal permanent resident**

Financial Eligibility

- ✓ **Low income**
 - See income guidelines below
- ✓ **Credit Score of at least 580**
 - We can look at alternate credit information for those without a credit score

La Crosse County

Family Size	Minimum Yearly Gross Income	Maximum Yearly Gross Income
1	\$16,950	\$33,900
2	\$19,400	\$38,700
3	\$21,960	\$43,560
4	\$26,500	\$48,360
5	\$31,040	\$52,260
6	\$35,580	\$56,100
7	\$40,120	\$60,000
8	\$44,660	\$63,840

Trempealeau County

Family Size	Minimum Yearly Gross Income	Maximum Yearly Gross Income
1	\$16,150	\$32,280
2	\$18,450	\$36,900
3	\$21,720	\$41,520
4	\$26,200	\$46,080
5	\$30,680	\$49,800
6	\$35,160	\$53,460
7	\$39,640	\$57,180
8	\$44,120	\$60,840

One-on-one application assistance and translation services available. Please contact us for more information.

Questions



info@habitatlacrosse.org



608-785-2373 ext 104

Learn more at www.habitatlacrosse.org



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