

# Homeownership Program Income Guidelines

**January 2, 2026 - January 30, 2026**

\*Applications submitted after 4:00 pm on January 30, 2026 will not be considered\*

*Figures below reflect gross income*

| Household Size | Annual Income       | Monthly Income    |
|----------------|---------------------|-------------------|
| 1              | \$24,084 - \$48,167 | \$2,007 - \$4,014 |
| 2              | \$27,524 - \$55,048 | \$2,294 - \$4,587 |
| 3              | \$30,965 - \$61,929 | \$2,580 - \$5,161 |
| 4              | \$34,405 - \$68,810 | \$2,867 - \$5,734 |
| 5              | \$37,157 - \$74,315 | \$3,096 - \$6,193 |
| 6              | \$39,910 - \$79,820 | \$3,326 - \$6,652 |
| 7              | \$42,662 - \$85,324 | \$3,555 - \$7,110 |
| 8              | \$45,415 - \$90,829 | \$3,785 - \$7,569 |

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



## Who Qualifies



Potential homeowners may be dealing with poorly made, overcrowded, unhealthy or unsafe housing; homes inaccessible for their disabilities; unaffordable rent or income-based housing; or have other shelter needs.



Selected homeowners contribute 150 hours of "sweat equity" helping build their own home and the homes of others in the program. This may also include classes in personal finances, home maintenance, and other homeownership topics.



Habitat for Humanity offers an interest-free affordable mortgage. These mortgage payments cycle back into the community and help build more affordable homes.