



Need for Housing Explanation

Prospective Habitat homeowners must demonstrate a need for safe, affordable housing:

- **Substandard housing**
 - Housing that has maintenance or structural issues that create health and safety problems (such as mold, poor heating or plumbing, or unsafe construction).
 - Your house is overcrowded (or opposite sex children sharing a room).
 - Your house is inaccessible for a disabled family member living in home.

- **Temporary housing**
 - You have temporary living arrangements (living with friends or family, living in car or shelter)

- **Unsafe environment**
 - Your neighborhood is unsafe for family members, especially children or elderly/disabled individuals

- **Excessive cost**
 - Your total housing costs (rent and required utilities) are more than 30% of your income