



Muskogee

Habitat
for Humanity®



EQUAL HOUSING
OPPORTUNITY



Call 918.478.0074
for a Pre-Application
or visit
MuskogeeHabitat.org

2026 GUIDELINES FOR HOME OWNERSHIP

MEDIAN FAMILY INCOME FOR MUSKOGEE COUNTY IS \$76,400

FAMILY SIZE	EARNES AT LEAST	BUT NOT MORE THAN
<i>1 Person</i>	<i>\$16,050 per year</i>	<i>\$57,900 per year</i>
<i>2 Person</i>	<i>\$18,350 per year</i>	<i>\$57,900 per year</i>
<i>3 Person</i>	<i>\$20,650 per year</i>	<i>\$57,900 per year</i>
<i>4 Person</i>	<i>\$38,200 per year</i>	<i>\$57,900 per year</i>
<i>5 Person</i>	<i>\$41,300 per year</i>	<i>\$66,000 per year</i>
<i>6 Person</i>	<i>\$44,350 per year*</i>	<i>\$70,900 per year</i>
<i>7 Person</i>	<i>\$47,400 per year*</i>	<i>\$80,700 per year</i>
<i>8 Person</i>	<i>\$50,450 per year*</i>	<i>\$80,700 per year</i>

**VARIABLE BY FAMILY SIZE*

OTHER GUIDELINES FOR SELECTION

RESIDENCY: United State Citizen or Legal Resident **NEED:** Current Residence or cost of rent is unacceptable
CLOSING COSTS: Must be able to pay **\$3,500** at closing which includes first year's taxes and insurance. **CREDIT CHECK FEE:** Must be able to pay nonrefundable **\$30** Credit Check fee at the time of application. **SWEAT EQUITY:** Must work 300 hours single parent or 500 hours dual parent. Family and friends can contribute half. **SEX OFFENDER:** Must not be a registered sex offender. **EMPLOYMENT:** Must be employed minimum of 2 years or have steady income for mortgage repayment. **CREDIT:** Typically required to have a minimum credit score of 640, there are some exceptions. **2ND MORTGAGE:** Muskogee Habitat for Humanity holds a 2nd Mortgage for the difference between contract price and appraised value.

In accordance with Federal Law, Muskogee Habitat for Humanity, Inc. is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex, and familial status. To file a complaint of discrimination, write Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call 800-795-3272 (voice) or 202-720-6382 (TDD). TDD/TTY #711