



**every family**  
deserves affordable housing

## Our Mission

We build strength, stability, and self-reliance through homeownership.



## Homeownership Program

Habitat homeownership is based on the:

1. NEED for housing;
2. ABILITY to repay an affordable mortgage equal to 30% of your household income;
3. WILLINGNESS to work in partnership with us.

### You may qualify for Habitat ownership if:

1. You are currently living in substandard housing conditions (e.g., leaking roof, overcrowded space, unsafe neighborhood).
2. You are currently spending more than 30% of your gross income on rent.
3. You are able to obtain a mortgage from a financial institution, have reasonable debt, and a steady income within 50-70% of the median area income.
4. You are willing to partner with us and invest sweat equity hours, which vary depending on family size, by attending homebuyer education classes, volunteering on the construction of Habitat homes, and participating in other Habitat programs and activities.

### APPLICATION PROCESS

- Complete the Homeownership Application and submit the application along with the requested documentation.
- If preliminary criteria are met, the applicant meets with the Family Services Coordinator to review the program.
- The applicant contacts the bank of their choice for a mortgage loan pre-qualification.
- If the bank approves the pre-qualification, a home visit is scheduled.
- After the home visit, the application is sent to the Board of Directors for a final decision.

### OWNING YOUR HOME

Habitat homes are sold to approved applicants at fair market value with mortgages obtained from a financial institution.

Contact: Carolyn Hurley  
Family Services Coordinator  
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