Habitat for Humanity® Central Arizona

habitatcaz.org

Own your own Habitat home



No Interest Loans

Low Closing Costs

Low Monthly Payments

Become a Homeowner

Habitat homes are built based on a partnership between a family and the community.

A qualifying family pays for their home with a no interest loan and through a down payment of 200 to 400 sweat-equity hours. This model keeps the up front costs and monthly housing payments low while giving you the opportunity to own your own home!

learn more at

habitatcaz.org/home-ownership

or call 602-268-9022

2830 W. Glendale Avenue, Phoenix, Arizona 85051 • **602-268-9022** • **habitatcaz.org** • ROC #251891 ROC #324644

Reasonable accommodations will be made upon request. We proudly work with Arizona Relay Service (TTD) 711 to provide access to the hearing impaired.

a hand up for local families

Habitat for Humanity Central Arizona helps individuals and families achieve **strength, stability** and **self-reliance** through **shelter.**

As active participants in building a better future for themselves and their families, **qualified Habitat homebuyers are...**

in need of better housing





willing to partner with Habitat

able to pay an affordable mortgage



more information available at

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What are the qualifications to apply for a Habitat house?

- All household members must be a US Citizen or permanent resident.
- Afford a mortgage based on current market, household size, area.*
- $4,000 in closing costs.
- Acceptable history of credit and the inability to get a conventional home loan.
- Live in inadequate or substandard housing.
- Willingness to partner and contribute 200 to 400 sweat-equity hours.
- Demonstrate two year history of stable income.
- Debt to income ratio cannot exceed 43%.
- Income limits apply

How to apply for Homeownership Program

Apply online at **habitatcaz.org/apply**

Please have the following required documents ready to upload:

- Valid Driver's License or State-issued ID Card per applicant over age of 18
- Birth Certificate, Permanent Resident Card, Passport or Naturalization Certificate for all household members
- Social Security Card for all household members
- Last three paystubs for everyone in the household
- Last two years of signed Federal Income Tax returns for everyone employed in the household with w2's
- Proof of any additional income such as SSI Award letter, Child Support order, Divorce Decree, etc. for the last two years
- A non-refundable 100.00 fee per applicant will be applied, (waived for military applicants)