



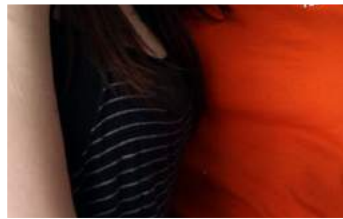
Habitat
for Humanity®
Central Arizona



**No-Profit
Loans**



**Low Closing
Costs**



Dream of Owning Your Own Home?



**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-profit 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!

Now Accepting Applications



What are the qualifications to apply for a Habitat house?

- All household members must be a US Citizen or permanent resident.
- Ability to pay a mortgage that will not exceed 30 percent of your monthly gross income and \$3,500 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.
- Two year history of stable income at 30 percent to 60 percent of the area median income (see the income guidelines).
- Debt to income ratio cannot exceed 41% and housing ratio cannot exceed 30%.

Income Guidelines

Family Size	Minimum Income	Maximum Income
1	\$13,230	\$26,460
2	\$15,120	\$30,240
3	\$17,010	\$34,020
4	\$18,870	\$37,740
5	\$20,400	\$40,800
6	\$21,900	\$43,800
7	\$23,400	\$46,800
8	\$24,930	\$49,860



How do I obtain more information?

- Please call for next available appointment at:
623-583-2417 (Peoria) - or -
602-268-9022 (Phoenix)
- Visit our website habitatcaz.org



What should I bring to a pre-screening appointment?

In order to find out if you qualify, please bring the following to pre-screening (if you are a couple, both must be present):

- 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
- Pay stubs for last three months per applicant
- Past three years of signed tax returns and W2's per applicant
- Proof of any additional income such as SSI Award letter, child support order, divorce decree, etc. for last two years
- A non-refundable \$50 Money Order per applicant (waived for military applicants)



ROC# 251891

Reasonable accommodations will be made upon request.

We proudly work with Arizona Relay Service (TTD) 711 to provide access to the hearing impaired.