



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/apply
or call 602-268-9022
or 623-583-2417

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



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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.*
- \$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.
- Demonstrate two year history of stable income.
- Debt to income ratio cannot exceed 43%.
- Income limits apply

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
- Last three months of consecutive paystubs for everyone in the household
- Last two years of 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 last two years
- A non-refundable \$50 Money Order per applicant (waived for military applicants)

Reasonable accommodations will be made upon request.

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



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