

# **EQUAL HOUSING OPPORTUNITY**

The family selection process is impartial, which ensures there is no discrimination. Neither age, sex, race, nor religion play a part in selection. Program participants must meet the established requirements, live in substandard housing and have exhausted all other resources.

### A HAND UP

In the Habitat Homeownership Program, participants become a true homeowner. Participants invest time in helping build their homes and are responsible for paying off a mortgage upon completion of building the home. Habitat charges homeowners only what it costs to build the home, which makes monthly mortgage payments very affordable. Monthly payments are commonly less than a rent payment.

With the money homeowners save from this low housing cost, they are able to invest more of their income in education, food, clothing and other necessities.

## 2019-2020 REQUIREMENTS

- 1. Must be either a U.S. citizen or a legal resident
- 2. Must have lived or worked in Benton County for at least one year
- 3. Must have no bankruptcies for the last three years
- 4. Must have no items in collections on credit report
- 5. Must have a steady, legitimate income









### **A PARTNERSHIP**

Construction is a partnership between future homeowners,
Habitat and community volunteers.
Future homeowners must contribute 400 hours of "sweat equity," which are volunteer hours completed by homeowners and their family and friends. We also seek partners who will consistently make house payments, take care of their home and spread good news of Habitat to others.

Additionally, a volunteer from our Family Support Committee will work with you to provide help and guidance as needed.



#### **HOW TO HELP**

Every donation makes a difference. Just \$5 sponsors one 2x4 for a home. Also, each build requires approximately 400 volunteers and 2,000 volunteer hours. We need your support!

#### PLEASE BE PATIENT

The process of applying for a home, being approved as a partner family, completing the construction process and finally moving into your home is likely to take longer than expected. Our volunteers have many other responsibilities and donate their time to Habitat as they are able. Additionally, it often takes a while to raise the necessary funds to build the home. However, it is well worth the wait.