# HOMEOWNERSHIP PROGRAM

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Habitat provides the opportunity for families to become homeowners. We build simple, quality, energy-efficient homes with volunteer labor and donations. The size of the house ranges from 3 to 5 bedrooms depending on family size.

Zero percent interest mortgages keep homes affordable.

# **SU** TOATNOO

## Walla Walla

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We are pledged to the letter and spirit equal housing opportunity throughout t

## Main Office - Richland

303 Wellsian Way, Richland WA 99352 (509) 943-5555 I info@habitat-tcp.org www.habitatbuilds.com

Office Hours: Monday - Friday, 9:00AM - 4:00PM

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



Serving the residents of Benton, Franklin,& Walla Walla Counties since 1994.



"Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope."

Habitat is founded on the conviction that every person should have a simple, decent, affordable, home in which to live in dignity and safety. With decent housing, families thrive as they are freed from the worry and stress of unaffordable and unacceptable living conditions.



90+ families served which includes

300+ children

**165+** adults

## APPLYING FOR A HOME

The following three criteria must be met to apply for a Habitat home:

**Need for Adequate Shelter:** Applicants must demonstrate a need for better housing, i.e., living in unsafe, unhealthy, or crowded conditions.

**Ability to Pay:** Applicants must have the resources to pay a low, monthly mortgage. Each homeowner's monthly mortgage payment goes into a revolving fund that is used to build more Habitat homes for other hard-working families.

**Willingness to Partner:** Applicants must be willing to commit to the "sweat equity" requirement of 500 hours on the construction of their home or other qualified projects.

To qualify, a family's income must meet HUD Income Guidelines for our area:

Family Size	Income Range
1 person	\$14,800—\$29,580
2 person	\$16,900—\$33,780
3 person	\$20,090—\$37,980
4 person	\$24,250—\$42,180
5 person	\$28,410—\$45,600
6 person	\$32,570—\$48,960
7 person	\$36,730—\$52,320
8 person	\$40,890—\$55,680

See website for Walla Walla Income Guidelines
\*\*Guidelines are effective March 15, 2015 and are subject to change

## **SELECTION PROCESS**

The Family Selection Committee reviews all completed applications. Families who are considered eligible after the initial review will be interviewed at least twice in their current home by committee members. Selected families are then recommended to the Board of Directors for approval. Once a family is approved, they will be notified and can begin working on their sweat equity hours.



# **HELPFUL STEPS**

There are a few ways to prepare yourself to become a homeowner and help you qualify for Habitat's program:

**Check your credit report.** You can start paying off debts and taking control of your credit score.

**Volunteer at Habitat.** Learn all you can about the program and meet other families like yours already working toward home ownership.

If you or someone you know is interested in applying for a Habitat home, please visit our website at: www.habitatbuilds.com for more details.

Applications are available online or at our Richland office. If you have any questions, please contact our Family Services Coordinator at 943-5555.