

Application Requirements:

You are in critical need of year -round affordable housing, *and*

You are willing to complete the required “sweat equity” on your home and other Habitat projects (350 hours) and

You are eligible, under the income and asset limits, *and*

You are able to make monthly housing payments of approximately **\$1,865 to \$2,165**

You are unable to qualify for conventional mortgage financing for a market rate home, *and*

You are a first -time home buyer (some exceptions apply; see application packet for more information)

You are a U.S. Citizen or Permanent Resident.