

# HABITAT IS LOOKING FOR PARTNER FAMILIES!

## WE ARE NOW ACCEPTING APPLICATIONS FOR HOMES THROUGHOUT THE VALLEY!

Habitat for Humanity Central Arizona  
115 E. Watkins, Phoenix, AZ 85004  
Phone number: 602-262-8675 or 602-268-9022  
Website: [www.habitataz.org](http://www.habitataz.org)

### WHAT IS THE HABITAT FOR HUMANITY MODEL?

Habitat homes are built based on a partnership between a family and the community. A qualifying family pays for their home through a down payment of 400 sweat equity hours and a 0% interest loan. This model helps to keep the upfront costs and monthly housing payments low.

### WHO IS ELIGIBLE FOR A HABITAT HOUSE?

- You must be a US Citizen or permanent resident
- You must have a two-year history of stable income at 30-60% of the Phoenix median income
- You must be able to afford a monthly mortgage of \$500-\$700 and \$2000 in closing costs
- You must have an acceptable history of credit and paying debts, but the inability to get a traditional home loan
- You must live in inadequate housing
- You must be willing to partner and contribute 400 sweat equity hours
- Your income must fall within the income guidelines below:

### 2008 INCOME GUIDELINES

Your annual gross income MUST fall between these guidelines (good through March 2009)

Family Size	Minimum Income/Year	Maximum Income/Year
2	\$15,420	\$30,840
3	\$17,340	\$34,680
4	\$19,260	\$38,520
5	\$20,790	\$41,580
6	\$22,350	\$44,700
7	\$23,880	\$47,760
8	\$25,410	\$50,820
9	\$26,940	\$53,880

## HOW DO I LEARN MORE?

To find out more about the program or to find out if you qualify you can:

- 1) Stop by our office to be pre-screened any day of the month (excluding holidays) between 10:00am and 3:00pm. These are first come, first serve appointments! Call for Saturday appointments.
- 2) Visit our website at [www.habitataz.org](http://www.habitataz.org) to download a Homebuyer Pre-screen Questionnaire
- 3) Call us at 602-262-8675

## WHAT SHOULD I BRING TO A PRE-SCREENING APPOINTMENT?

In order to find out if you qualify, please bring the following to pre-screening:

- Social Security Card
  - A non-refundable \$25 Money Order (per applicant)
  - Driver's license or State Issued ID card
  - Last 4 pay stubs
  - Past 2 years of signed tax returns and W2's
  - Additional proof of income such as SSI award letter, child support, etc.
- If you are a couple, both must be present

AN EQUAL OPPORTUNITY HOUSING PROVIDER



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