

**Building Better Tomorrows, Today!**



**W**e are guided by the belief that Habitat offers a 'hand up, not a hand-out'. So our qualification criteria are fair, but rigorous.

First, you must be a low-income working family, making 50-60% of the average income for a family of your size in the region. You must also be a first time buyer, and able to commit to a 30-year, 0% interest mortgage. That means you must be able to document citizenship, or your right to work in the U.S. for the next 30 years.

Priority is given to families living in substandard, overcrowded housing conditions, or who have a severe rent burden. And final applicants will receive a home visit to verify need.

On top of all this, families must be willing to pitch in. They must help build their home and the homes of their neighbors by providing 500 hours of "sweat equity" as a family.

#### Income Requirements

In addition to earning between 50-60 percent of the HUD Income Limits for Los Angeles\*, additional considerations include, but are not limited to the following:

- Must have no accounts in collection
- Must have no Charge Offs
- Must have no Public Records
- Must have no bankruptcies within the last 2 years
- FICO score (Credit Score) consideration

**TO APPLY: Call Joyce Grair at 818-884-8255**

\*Income Requirements: Individual project income limits are subject to variations. See income range requirements for specific projects.

## HOW DO I QUALIFY FOR A HABITAT HOME?



**Habitat  
for Humanity®**  
San Fernando / Santa Clarita Valleys  
*Serving North Los Angeles City & County*

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