

## Additional Criteria

- Applicants must have lived in the Quad-city area (Chino Valley, Prescott Valley, Dewey or Prescott) for a minimum of ONE year.
- Applicants must NOT have owned real property in the past TWO years.
- Applicants must NOT have filed bankruptcy in the past TWO years

## F.A.Q. Frequently Asked Questions

Is housing immediately provided?

- Housing is NOT immediately provided. PAHH partners with prospective homeowners to help them build their homes. This process can take up to two years.

Does Habitat provide temporary housing?

- PAHH does NOT provide temporary housing and prospective homeowners are responsible for their own housing throughout their partnership process.

Are non-citizens able to be considered for Habitat homes?

- The primary wage earner must be a citizen or permanent legal resident of the United States to be considered for a Habitat home.

## How to Apply for a Habitat Home

If you are interested in being considered for a Habitat home:

1. Please call or email Prescott Area Habitat for Humanity to be put on the interest list.
2. You will be mailed an invitation to an information meeting for potential homeowners. Applications will be handed out at the meeting.
3. If you meet the basic requirements, PAHH will then conduct financial and personal interviews. (Final determination for eligibility is determined by Prescott Area Habitat for Humanity using criteria that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant's income is derived from public assistance programs.)

Thank you for your interest in Habitat for Humanity!

**Prescott Area  
Habitat for Humanity  
Family Selection  
1230 Willow Creek Rd.**

**Phone: 928-445-8003**

**Fax: 928-445-7388**

**Email: [info@prescotthabitat.org](mailto:info@prescotthabitat.org)**



Please visit us on the Web at  
[www.prescotthabitat.org](http://www.prescotthabitat.org)



**Are you  
looking for a  
way to buy a  
decent,  
affordable  
home?**

**Prescott Area  
Habitat for Humanity  
(PAHH)**

Family Selection Criteria

Habitat for Humanity is an ecumenical organization committed to assisting people in need of adequate, affordable shelter. In partnership with a family, Prescott Area Habitat builds affordable, decent homes that are sold to the family under a no interest loan program. Prescott Area Habitat for Humanity seeks to assist its neighbors by addressing the need for decent housing and responsible home ownership.

## Family Selection Criteria

### Level of Need

Individuals will be considered for a Habitat home if their present housing is inadequate, and if they are unable to qualify for a conventional home loan.

Housing may be considered inadequate if there are problems with the structure, water, electrical service or heating system.

There is additional consideration given according to family size and make-up (i.e. the number, age, and gender of children) in comparison to the number of bedrooms in the current home.

Also, the amount of monthly income currently spent on housing is taken into account.



### Ability to Pay

If individuals are approved for Habitat homes, they will be buying the home from PAHH. Habitat home loans are interest-free and are for up to 30 years. Therefore, the ability to make a monthly mortgage payment must be shown.

The mortgage will include the principle payment, real estate taxes, insurance, and a mortgage service fee. In addition, a down payment of approximately \$1000 is required at time of closing.

PAHH will help families determine if the mortgage payment will jeopardize the ability to meet other family financial expenses. Budgeting help is also available to help determine eligibility. Individuals will be required to openly and fully discuss their financial situation with a Habitat interviewer.

Individuals will be considered if the total household income meets this criteria:

| Family Size   | Gross Annual Income |
|---|---------------------|
| 1   | 11,800- 23,550      |
| 2   | 13,450 - 26,900     |
| 3   | 15,150, - 30,250    |
| 4   | 16,800- 33,600      |
| 5   | 18,150- 36,300      |
| 6   | 19,500- 39,000      |
| 7   | 20,850– 41,700      |
| 8   | 22,200- 44,400      |
| If your income is within this range, you may be considered to become a Habitat applicant.<br>Income Guidelines as of March 2015 |                     |

## Prescott Area Habitat for Humanity

### Willingness to Participate as a Partner with Habitat

Families selected for a Habitat home are required to complete a minimum of 250 hours (if 1 adult in family) or 500 hours (2 adults) of sweat equity.

Sweat equity is families' help in constructing homes, and may include clearing land, helping with construction, painting, making phone calls, providing food for volunteers, cleaning up the job site, volunteering at the Habitat ReStore, or other approved activities.

Friends and relatives can contribute up to 75 (if 1 adult) or 150 (if 2 adults) of the hours by joining in the work.

Partnership also includes a Family Partner. From the time individuals are selected, and as they build and move into their home, a member of the Family Partnership Committee will maintain an ongoing relationship with them.



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 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.