

Home Ownership Program

At Habitat, we believe that everyone deserves a safe, affordable place to call home. Unfortunately, statistics tell us that one in four households in the U.S. pays more than 30% of their income for housing and may have difficulty affording necessities such as food or clothing. So, we have dedicated efforts by partnering with those who want to build better lives for themselves. We know, and have seen the data, that people thrive physically, mentally & financially when their home environment improves.

If you support our mission and now find yourself asking how you too can become a Habitat homeowner, please review the qualifications below:

1. In need of decent & affordable housing.
2. Partner with Habitat on the build and dedicate 350 hours of "sweat equity."
3. Ability to pay an affordable 0% interest mortgage.

Applications available online & by mail request.

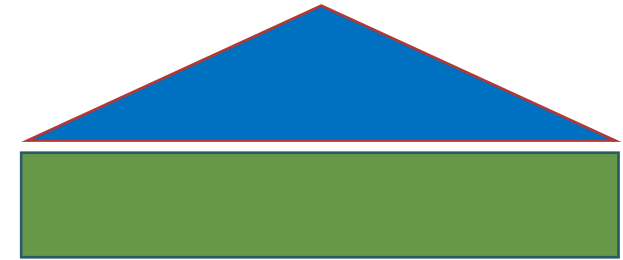
Allegheny Valley Habitat for Humanity is committed to equal housing opportunity and do not discriminate on the basis of race, color, religion, creed, age, sexual preference, national origin, ethnicity, gender, disability, marital status, public assistance, handicap or familial status (for HFHI and HUD, familial status means either a family of one person or the presence or absence of children in a family).

Allegheny Valley Habitat for Humanity

Allegheny Valley Habitat for Humanity was founded over two decades ago and designed to serve the some of the region's hardest hit communities impacted due to the outsourcing of industry during the latter part of the 20th century. Currently, the organization serves over two dozen communities by providing home ownership, community build enhancements, and home construction training for vulnerable segments of the population.

With the support of our passionate volunteers, Allegheny Valley Habitat for Humanity has built two dozen homes for families which are assigned an affordable mortgage while receiving holistic support to help make their house a home. We pride ourselves on building homes as hand up to connect neighbors and strengthen communities across the Allegheny Valley.

For more information regarding all of our programs and services, please visit habitatav.org or contact us direct at **724.594.1051**.



Allegheny Valley

225 Freepoint Street
New Kensington, PA 15068
www.habitatav.org
(724)594-1051



Family Selection General Guidelines



Please read the following items to see if you have an interest AND if you meet our general guidelines.

1. To qualify you must have a housing need. For example, no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. Your income should meet these guidelines (extraordinary family expenses or circumstances may be taken into consideration in determining disposable income):

Size of family	Upper Income Guideline	Lower Income Guideline
1	27,000	13,000
2	30,000	15,000
3	34,000	17,000
4	37,500	19,000
5	41,000	20,000
6	43,500	22,000
7	47,000	23,000
8	50,000	24,000

3. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have credit and background checks done and request references.
4. If you are approved for a Habitat home, we require that you be willing to join in programs to learn and practice budgeting, home repair and maintenance.



5. If you are approved for a Habitat home, we require that all adult (18 years and older) members in your household complete sweat equity hours. Sweat equity refers to hands-on involvement of the homeowner in the work of building their house, or helping in the construction of other Habitat houses, or other volunteer assistance. Partner families will be asked to volunteer a total of 350 hours.
6. If you are approved for a Habitat home, approximately \$1,000 will be needed for escrow start-up. Your escrow account is used to pay taxes and insurance and this must be paid in full prior to scheduling your closing.
7. If you are approved for a home and if you meet the sweat-equity and escrow start-up requirements, we will sell you a home at no profit through a 0% mortgage. Habitat house payments will be used by Habitat to build more houses for other families. This requires you to make payments on time.



Brush with Kindness

A Brush with Kindness is an exterior home preservation service that offers painting, landscaping, and minor repair services for qualified established homeowners. The program helps local low-income homeowners impacted by age, disability, and family circumstances who struggle to maintain the exterior of their homes, reclaim their homes with pride and dignity. Guided by the oversight of a construction lead, the program utilizes volunteer labor along with donated materials whenever possible to decrease residential blight, improve home safety conditions, and uplift neighborhood pride and ownership.



Mission Statement

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