What is Habitat for Humanity?

Habitat for Humanity of Sonoma County is an international faith-based organization dedicated to improving lives by building modest, affordable homes in partnership with our communities and families in need.

Habitat for Humanity collaborates with volunteers and partner families to build affordable housing with affordable mortgages.

There are restrictions on the resale of Habitat for Humanity built homes. Equity accumulation (the increase in value of your home) is not a primary goal of homeownership under our program. This house is a home to live in long term, not to sell for profit.

Habitat will:

- Build a house in partnership with you
- Sell you the house with an affordable home loan
- Provide opportunities for you to learn the skills you will need to own and maintain a house

Houses are:

- Affordable
- Fit the neighborhood
- Homeowners are not allowed to choose the location or plan of their home

Habitat for Humanity's Selection Criteria:

1. Need

Income: 60% to 80% of the area median income – see chart below

Currently living in substandard living conditions: homes in poor condition

- Overcrowding: more than 2 people per bedroom
- Rent burden: paying more than 40% of monthly income for rent or currently living in subsidized housing
- Must be a first-time homebuyer (have not owned a home in previous 3 years)
- Must have been a Sonoma County resident for at least 1 year

Habitat for Humanity of Sonoma County
Mailing Address: 1201 Piner Rd., Ste. 500, Santa Rosa, CA 95403
Physical Address: 3535 Industrial Dr., Unit A5, Santa Rosa, CA 95403
Phone: 707-578-7707 Website: www.habitatsoco.org

Income Guidelines - gross income for all family members 18 or older (before taxes or any other payroll deductions)

Family Size	Yearly Income	Family Size	Yearly Income
1 Person	$69,240 - $92,300	5 Persons	$106,800 - $142,400
2 Persons	$79,140 - $105,500	6 Persons	$114,720 - $152,950
3 Persons	$89,040 - $118,700	7 Persons	$122,640 - $163,500
4 Persons	$98,880 - $131,850	8 Persons	$130,560 - $174,050

2. Ability to pay

- Monthly income sufficient to make mortgage payments
- 2 years of income in current field of work
- Minimum credit score of 640
- No current liens or judgments
- Debt must not be excessive
- No bankruptcy or foreclosure within the last 4 years
- Consistent payment history
- Applicant(s) must be legal US resident(s) or have permanent residency status

3. Willingness to partner
    - Agreement to complete sweat–equity requirement of 500 hours*
    - Agreement to attend homeowner preparation and financial education workshops
    - Willingness to take part in public events on behalf of Habitat

    *Sweat equity hours may include time spent building your and others' house(s), attending meetings and helping with public events, such as groundbreakings, and fundraising events.

What's Next?

If you feel you may meet the requirements and are interested in pursuing this opportunity, be sure to:

- Complete the Homeowner Interest Form in person or online
- Attend the next Homeowner Interest Meeting (if available) or schedule a time to meet with staff
- Next Meeting: You will be contacted when our next meeting is scheduled
- Contact our office at 707-578-7707 ext. 4 if you have any questions or for information about the next meeting date

Habitat for Humanity of Sonoma County does not discriminate on the basis of race, color, national origin, religion, sex, age, family status or marital status, disability, sexual orientation, gender identity, or because all or part of income is derived from any public assistance program.

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