



# Tired of Renting?

Habitat for Humanity may be able to help your dream of homeownership come true.

## Contact Trinity Habitat for Humanity to attend a Homeowner Orientation!

Three guidelines to partner with Habitat for Humanity homeownership program are:

### 1. Need For Shelter

- Generally you cannot have owned a home for the last 3 years.
- Your income is too low to qualify for a regular home loan.
- You have problems with your current housing situation - *Some examples listed below:*
  - You may pay more than 30% of your monthly income for housing expenses,
  - You may live in an overcrowded situation, and/or
  - You may live in a home with structural, electrical, or plumbing problems, etc.

### 2. Ability To Pay For Shelter

- You have lived in your current residence for at least 12 months.
- You have been employed at your current job for at least 12 months.
- Your income falls within the guidelines listed below:

Family Size	Minimum Annual Income	Maximum Annual Income
1	\$13,850	\$27,750
2	\$15,850	\$31,650
3	\$17,800	\$35,650
4	\$19,800	\$39,600
5	\$21,400	\$42,750
6	\$22,950	\$45,950
7	\$24,550	\$49,100
8	\$26,150	\$52,250

### 3. Willingness To Partner With Habitat for Humanity

- Partners provide the required documentation and application information in a timely manner.
- Partners complete 250 hours of sweat equity building and volunteering with Habitat.

Meeting dates: **Saturday, January 16<sup>th</sup> at 10:10am,**  
**Saturday, February 20<sup>th</sup> at 10:00 am,**  
**Saturday, March 13<sup>th</sup> at 10:00am and**  
**Saturday, April 17<sup>th</sup> at 10:10am**

**CALL TO ATTEND: 817-926-9219, x116**

**Meeting location: Azle Memorial Library,**

**333 W. Main Street, Azle, TX, 76020 in the Community Room.**

Habitat for Humanity is a Christian ministry that builds houses in partnership with volunteers and homeowners. Habitat does not charge interest or require a down payment for the Habitat houses. Homeowners pay only the first year's insurance prior to closing on their home, then pay a modest monthly mortgage payment.