

## Dreaming of Owning your Own Home?



### Habitat offers a path to:

- An affordable new home with low-interest mortgage
- Help in managing debt and finance

### Habitat homes are well-built and affordable!

- **Built with volunteer labor; saves costs** (Licensed subcontractors do systems work and construction professionals supervise build to ensure quality.)
- Typical house is approximately 1170 sf with 3 bedrooms, 2 baths
- Energy efficient home and Energy Star appliances
- Heat, air conditioning, ceiling fans
- **Habitat sells homes at no profit.**

### You may qualify to be a Habitat homeowner!

- Does your household's annual gross income fall within these limits?

1 person	\$26,450-\$52,860	3 person	\$34,000-\$67,980
2 person	\$30,200-\$60,420	4 person	\$37,750-\$75,480

- Do you live or work in Fluvanna County?
- Do you
  - **Need better housing?**  
*Do you live in substandard or overcrowded housing? Is your rent too high?*
  - **Have steady income and reasonable credit?**  
*If you have financial problems, Habitat can help you get your debt and credit under control.*
  - **Wish to partner with Habitat to build your home?**  
*You must provide sweat equity by helping to build your home and take Homebuyer Education courses.*

## HABITAT OFFERS A HAND UP, NOT A HAND OUT.

**Call Kellie today for more information or stop by Fluvanna Habitat for an application!**  
 105 Crofton Plaza Ste 9, Palmyra – 434-589-2752 – [www.fluvannahabitat.org](http://www.fluvannahabitat.org)

