

# First Time Homebuyer Opportunity!

Virtual Homeownership Orientation - April 25th, 2022 at 6pm.



**Habitat for Humanity of Greater Sacramento is accepting applications from April 26 – May 28, 2022.**  
Learn more about where we are building and sign up for the virtual orientation at [HabitatGreaterSac.org/apply](https://HabitatGreaterSac.org/apply).

**To qualify, applicants must:**

1. be able to pay an affordable mortgage (see income guidelines below)
2. have a demonstrated need for improved housing
3. be willing to partner with Habitat to build your own home
4. be a first-time homebuyer
5. have a household size of 3-8 individuals
6. currently reside or work in Yolo or Sacramento counties



Household Size	Min. Income	Max Income
3	\$27,400	\$72,950
4	\$30,400	\$81,050
5	\$32,850	\$87,550
6	\$37,190	\$94,050
7	\$41,910	\$100,550
8	\$46,630	\$107,000

**These homes will have:**

- 30-year, fixed rate mortgage
- 0% equivalent interest
- \$0 down payment (closing costs only upon purchase)
- 3-4 bedrooms / 2 bathrooms
- 1-2 stories
- all electric, EV ready, solar
- attached single car garage

**Interested applicants must watch the live or recorded virtual homebuyer orientation before completing an application.**

## Questions?

Phone: (916) 440 - 1215 ext. 1102

Email: [Apply@HabitatGreaterSac.org](mailto:Apply@HabitatGreaterSac.org)

[HabitatGreaterSac.org/apply](https://HabitatGreaterSac.org/apply)

Homeownership loans are financed at 30% of homeowner's gross monthly income with 0% equivalent interest over 30 years; other loan conditions may apply. Loans made or arranged pursuant to a California Finance Lenders Law License.