



Become a Homeowner

Invest in your future by building and buying a Habitat home

Habitat for Humanity of Metro Denver's homeownership program empowers working families to build and buy their own homes. With Denver's housing costs reaching record highs in recent years, becoming a first-time homeowner in our city has become increasingly hard. Habitat's homeownership program provides a hand-up to families so that they can get their foot in the door to purchase a home in metro Denver.

Homes for Sale

To see our current homes for sale, visit:
www.habitatmetrodenver.org/homes-for-sale/



◀ or scan here!

Habitat partners with homeowners every step of the way, and provides education and support needed to become successful homeowners. Homeowners are selected into Habitat's program based on three sets of criteria:

- 1 Ability to pay** a 30-year fixed mortgage with monthly payments set at 30% of the homebuyers' gross monthly income.
 - Average home prices in the \$200,000s*
 - No down payment required
 - Low closing costs & below market interest rates
- 2 Willingness to partner** by helping to build or renovate homes alongside volunteers, and complete home buyer education classes.
- 3 Demonstrate a need for housing** by currently experiencing housing challenges like lack of affordability, overcrowding, sub-standard conditions, etc.

*Based on average sales price of Habitat homes in FY2020



Homeownership Program Requirements

General Requirements

- **Must have lived or worked in metro Denver** for at least six months (incorporated Adams, Arapahoe, Denver, Douglas and Jefferson counties)
- **Must be a U.S. citizen** or legal permanent resident (green card holder)
- **Cannot own a home currently** or in the last 3 years
- **If married, both spouses must be co-applicants**, and your spouse must live in the metro Denver area (cannot live outside the country)
- **Cannot be a sex offender**

Financial Requirements

- Maintain a monthly gross income **within our income guidelines**
- **Have less than \$2,000 in unpaid collections**
- Including a Habitat mortgage payment of 30% of household income, have a **debt-to-income (DTI) ratio of less than 43%**
- Have at least **24 months since discharged from a bankruptcy**
- Minimum of **six consecutive months of employment** on all current jobs, or 2 years if self-employed

How to Apply

- 1. Attend an information session** to learn about the program qualifications and find out how to apply.
- 2. Review program qualifications on our website** and fill out a pre-screening form to see if you qualify.
- 3. Fill out an application** if you meet the program qualifications.

To get started, visit: www.HabitatMetroDenver.org/Program-Qualifications/ or scan here! 

To find out about homes in Littleton visit: www.HabitatMetroDenver.org/Littleton/

