



## Affordable Homeownership Opportunity

Habitat for Humanity Quad Cities is taking applications for their home building program. **Applications will be available at the Habitat office starting February 14th, 2022** 3625 Mississippi Ave., Davenport, IA 52807

Applicants are selected based on 3 criteria: need, ability to pay, and willingness to partner. There is a minimum annual household income of \$28,000 to qualify— among other qualifications. If an applicant qualifies, they will be interviewed both in the Habitat office and at their current home.

If selected, the family will agree to complete a series of required homeownership preparation classes and complete a minimum of 250 “sweat equity” hours per adult. This program can generally take 1-3 years or more to complete.

When the program is successfully completed and their house is finished, the Habitat partner family will be granted a zero-percent interest mortgage to purchase their newly constructed home with affordable payments at 30% or less of their household income.

**Applications must be returned with all required documents no later than 4:00 PM on March 1st, 2022**

*Questions? Please contact [rebecca.ludin@habitatqc.org](mailto:rebecca.ludin@habitatqc.org) or call the Habitat office at 563-359-9066*