

# Steps to Habitat Homeownership

1

A need for affordable housing exists. Interested households attend a meeting held by Habitat.



2

Interested households apply to the Habitat Homeownership program.



3

Habitat selects and partners with a household based on need, ability to repay an affordable mortgage, and willingness to partner.



4

Selected Homeowner is paired with a volunteer for support through the building & purchasing process.



5

Habitat facilitates education workshops for Partner Homeowner.



6

Partner Homeowner contributes 500 hours of sweat equity to help build their future Habitat home.



7

Partner Homeowner pays an initial down payment and purchases their home with an affordable Habitat mortgage.



8

Partner homeowner now owns a decent, safe, and affordable Habitat home.



Habitat continues to engage and support the Partner Homeowner.



Nevada County  
**Habitat**  
for Humanity®

