

## Atlanta Habitat for Humanity constructs quality, attractive, affordable homes.

- Homes are 3 bedroom/1 bath houses or 4 bedroom/2 bath houses. Homeowners pay no interest on their mortgages, saving them an average of \$125,000 over the life of their mortgage.
- Atlanta Habitat builds energy-efficient, EarthCraft House™, ENERGY STAR® homes that protect the environment and reduce utility bills.
- Atlanta Habitat relies on the support of house sponsors to help cover construction costs. Each year corporations, faith-based organizations, foundations, and individuals partner to sponsor homes financially and provide 35-40 volunteers on seven consecutive Saturdays (or Sundays to accommodate religious observances of various faiths).
- Five to ten houses are under construction at any given time. Since 1983, Atlanta Habitat has built more than 1,040 homes primarily in the City of Atlanta and Fulton County, housing more than 3,500 individual family members.



Photo by: Ben Rose

## Atlanta Habitat for Humanity ensures successful homeownership over the long run.

Applicants are required to meet several qualifications to ensure success. Prospective homeowners must:

- Be citizens or legal residents and live or work in the City of Atlanta, Fulton County, or one of the other metro counties served by local Habitat affiliates
- Prove steady income
- Show good credit
- Have monthly income that falls within minimum and maximum limits, depending on household size
- Sustain a savings account over six months
- Be first-time homebuyers



Photo by: Shannon Sanders

Each homeowner invests 250 sweat-equity hours in building his/her home and others, makes an affordable down payment, leases the home for the first year, makes timely payments during the lease period, and attends at least 12 homeowner education classes.

Monthly mortgage payments are approximately \$600. Payments include escrow for taxes, insurance, a termite bond, and a maintenance savings fund, in addition to repayment of the loan on the house at no interest.