

## Frequently Asked Questions

### Will I pay for the house?

Yes. Homebuyers have a mortgage loan, and monthly payments are affordable.

### Do I need a down payment?

Yes. Homebuyers save for their down payment during construction.

### How long does it take to get a house?

It can take anywhere from 9 months to 2 years. Many factors affect how quickly a will can be constructed, and Habitat makes no guarantees of when the process will be complete.

### Are there citizenship requirements to become a Habitat Homebuyer?

You must be a US citizen or legal resident.

### How do I get started?

Call or email our office to let us know you're interested. We'll make sure you stay up-to-date on application openings.



Scan here to **sign up** for our homeownership interest list.

# every one

deserves a decent place to live

**Our Vision:** A world where everyone has a decent place to live.

**Our Mission:** Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.



**Habitat for Humanity  
serving Winona County**  
126 N Baker St  
Winona, MN 55987  
(507) 457-0003  
[habitatwinona.org/homes](http://habitatwinona.org/homes)



Habitat for Humanity  
is an equal housing  
opportunity lender.

# Apply to be a Habitat Homeowner



**Habitat  
for Humanity®**  
serving Winona County

(507) 457-0003  
[info@habitatwinona.org](mailto:info@habitatwinona.org)

# Homeownership could be within your reach!

## NEED

You must have a demonstrated need for affordable housing, such as inadequate heating, unsafe or unsanitary conditions, a leaking roof, overcrowding, accessibility concerns, or living in subsidized housing.

## ABILITY TO PAY

Your household income should fall between 30% and 60% of the area median income.

We will verify employment and other income, checking and savings balances, current debt, and run a credit check.

## WILLINGNESS TO PARTNER

If approved, you must:

- Volunteer at least 325 hours of sweat equity
- Attend budgeting, home repair, and maintenance classes
- Commit to saving for a down payment
- Have the ability to make monthly house payments
- Be an ambassador for the Habitat for Humanity program



**Hmong and Spanish versions of this application are available for download at [habitatwinona.org/homes](https://habitatwinona.org/homes)**



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EQUAL HOUSING  
OPPORTUNITY