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



Habitat for Humanity is an equal housing opportunity lender.

Apply to be a Habitat Homeowner





(507) 457-0003 info@habitatwinona.org

Homeownership could be within your reach!

NEED

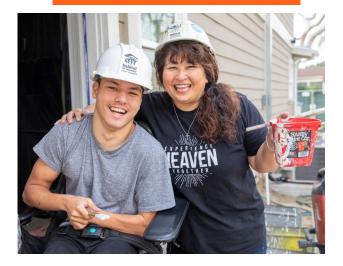
You must have a demonstrated need for affordable housing, such as inadequate heating, unsafe or unsanitary conditions, a leaking roof, overcrowding, accessibility concerns, or living in subsidized housing.



NEED

ABILITY TO PAY

WILLINGNESS TO PARTNER



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.



Hmong and Spanish
versions of this
application are available
for download at
habitatwinona.org/homes

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





