Become a Homeowner

Invest in your future by building and buying a Habitat home

Habitat for Humanity of Metro Denver’s homeownership program empowers working families to build and buy their own homes. With Denver’s housing costs reaching record highs in recent years, becoming a first-time homeowner in our city has become increasingly hard. Habitat’s homeownership program provides a hand-up to families so that they can get their foot in the door to purchase a home in metro Denver.

Habitat partners with homeowners every step of the way, and provides education and support needed to become successful homeowners. Homeowners are selected into Habitat’s program based on three sets of criteria:

1. **Ability to pay** a 30-year fixed mortgage with monthly payments set at 30% of the homebuyers’ gross monthly income.
   - Average home prices in the $200,000s*
   - No down payment required
   - Low closing costs & below market interest rates

2. **Willingness to partner** by helping to build or renovate homes alongside volunteers, and complete home buyer education classes.

3. **Demonstrate a need for housing** by currently experiencing housing challenges like lack of affordability, overcrowding, sub-standard conditions, etc.

*Based on average sales price of Habitat homes in FY2020

Homes for Sale

To see our current homes for sale, visit:
www.habitatmetrodenver.org/homes-for-sale/

or scan here!
Homeownership Program Requirements

General Requirements

- Must have lived or worked in metro Denver for at least six months (incorporated Adams, Arapahoe, Denver, Douglas and Jefferson counties)
- Must be a U.S. citizen or legal permanent resident (green card holder)
- Cannot own a home currently or in the last 3 years
- If married, both spouses must be co-applicants, and your spouse must live in the metro Denver area (cannot live outside the country)
- Cannot be a sex offender

Financial Requirements

- Maintain a monthly gross income within our income guidelines
- Have less than $2,000 in unpaid collections
- Including a Habitat mortgage payment of 30% of household income, have a debt-to-income (DTI) ratio of less than 43%
- Have at least 24 months since discharged from a bankruptcy
- Minimum of six consecutive months of employment on all current jobs, or 2 years if self-employed

How to Apply

1. Attend an information session to learn about the program qualifications and find out how to apply.
2. Review program qualifications on our website and fill out a pre-screening form to see if you qualify.
3. Fill out an application if you meet the program qualifications.

To get started, visit: www.HabitatMetroDenver.org/Program-Qualifications/ or scan here!