

# DID YOU KNOW?

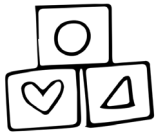
## the path of a Habitat homeowner



Dubuque/Jackson Counties

**Habitat**  
for Humanity®

### The Basics



Desire to live in Dubuque or Jackson County. Meet low to moderate household income eligibility.

### Apply



Each prospective homeowner fills out an application.

### Application Review



Applicants must meet our criteria:

1. Demonstrated need
2. Ability to make mortgage payments for a home.
3. Willingness to partner with Habitat

### Homeowner Education



Homeowners attend first-time homebuyer classes and other classes to prepare them for owning a home.

### Final Decision/ Acceptance Notice



Applicant recommendation to the Board of Directors. Partnership with homeowner begins.

### Home Visit



Prospective homeowners learn more about the program and share more about themselves with the Homeowner Selection Committee.

### Sweat Equity



Homeowners put in 200-300 hours of volunteer service before moving into their home.

### Closing Day



Homeowners sign the Habitat affordable mortgage and move in. Your contributions make it possible for Habitat to subsidize the mortgage, keeping the payments affordable.

### Each Payment Builds More Homes



Partner family mortgage payments help build future Habitat homes.