



Looking to own an affordable home?



We are looking for applicants who...

- ...have a willingness to partner. Habitat asks that all each adult in our partner families put in a total of 250 volunteer hours called “sweat equity”. 125 of those hours come from the homeowner themselves, but the other 125 can come from friends, family, or co-workers.
- ...are in need of housing. Lack of adequate housing includes problems with the present structure, size unable to meet family needs, etc.
- ...have the ability to pay for a mortgage. Habitat homes are not free, but do offer an interest-free mortgage. Our partner families have a steady, reliable source of income and demonstrate financial responsibility. They also have the ability to pay a monthly house payment which includes your taxes and insurance, and the ability to pay monthly utilities (gas, water, electricity, etc.) We expect our partner families not to have outstanding collections, liens or judgments that cannot reasonably be paid by the completion of the home. You can be considered if your total annual income is between **\$18,000** and **60% of the median income for Taos County** (please see chart below.)

Applicants are invited to openly and fully discuss their financial situation with Habitat staff.

2019 HUD GUIDELINES		
Family Size	Lowest accepted income	Highest accepted income
One	\$18,000	\$22,320
Two	\$18,000	\$25,500
Three	\$18,000	\$28,680
Four	\$18,000	\$31,860
Five	\$18,000	\$34,440
Six	\$18,000	\$36,960
Seven	\$18,000	\$39,540
Eight	\$18,000	\$42,060

For questions or to apply please visit <http://www.taoshabitat.org/apply/index.php> or call 575-758-7827.