

every one

deserves a decent
place to live.



Ready to Apply or Need More Information?

 (909) 478-1176

 homeownership@habitatsb.org

 habitatsb.org/homeownership



Affordable Homeownership



Are you in need of stable housing?

Habitat for Humanity provides
homeownership opportunities for
people in need of affordable housing



Habitat for Humanity San Bernardino Area provides equal housing opportunities for all and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other criteria protected by law.



Why purchase a Habitat Home?

The high cost of housing in San Bernardino county means that homeownership is out of reach for many people. Habitat builds and sells affordable homes so everyone can achieve strength, stability, and self-reliance through shelter.

Habitat homebuyers help build their own and others' homes alongside volunteers, complete homebuyer education, and pay an affordable mortgage with payments no more than 30% of buyers' gross income at time of purchase.

Can I choose where to live?

Habitat San Bernardino builds wherever and whenever we can. Qualified buyers may be selected for a specific location, and be willing to purchase a home within our service area, which includes much of San Bernardino County.

How do I know if I'm eligible?

- You meet the definition of a first-time homebuyer.
- You have a need for adequate housing. Your current living conditions may be overcrowded, overly expensive, inaccessible, substandard, or unsafe.
- You are able to pay an affordable mortgage along with your other financial obligations, and meet both household and buyer income limits.
- You are willing to partner with Habitat by completing homebuyer education, volunteer construction hours, and model our core values: humility, courage, and accountability.

How does Habitat select homeowners?

- Submit a pre-application during an open application period
- Qualified applicants are invited to submit a full application
- Initial income and credit screening
- Background checks, housing conditions and partnership assessments
- Board review and approval

What are the income requirements?

Household income for all adults must be less than the maximum shown below for your household size.

There is also a minimum income limit for homebuyers. This can vary based on the size and location of the home.

Household Size	Maximum Income*
1	\$49,300
2	\$56,350
3	\$63,400
4	\$70,400
5	\$76,050
6	\$81,700
7	\$87,300
8	\$92,950

*HUD FY22 income limits for Riverside-San Bernardino-Ontario, CA. Subject to change annually

How do I apply?

We have one open application period per year. Pre-applications are accepted only during an open application period.

For more information, visit our website at habitatsb.org/homeownership or email homeownership@habitatsb.org to receive updates directly by email.