



**AFFORDABLE 30-YEAR 0% EQUIVALENT MORTGAGES FOR QUALIFIED HOMEBUYERS!**

## PROGRAM CRITERIA

- Homebuyers must currently reside in Sacramento or Yolo Counties
- Homebuyers must demonstrate that they can afford a monthly mortgage payment and the ability to save for closing costs
- Homebuyers must fall within the minimum 30% to maximum 80% of Area Median Income (AMI)
- Homebuyers must have good credit (no recent bankruptcies, collections, liens, or judgments)
- Homebuyers must demonstrate a need for decent and affordable housing
- Homebuyers must be able to complete 500 hours of sweat equity
- All household members must be US Citizens or permanent legal residents

*Other loan conditions may apply.*



**Citrus Heights Community Presentation: Monday, March 31, 2025 at 6:00 PM**  
**In-Person Orientation: Monday, April 7th, 2025 at 6:00 PM**

Please visit our website for location and details.



**Required Virtual Homeownership Orientation and Application Available April 1st - May 23rd, 2025**

## Application Drop-Off Session Dates, Times, and Locations

- Saturday, May 17th | 10:00 AM to 4:00 PM
- Monday, May 19th | 10:00 AM to 4:00 PM
- Wednesday, May 21st | 4:00 PM to 7:00 PM
- Friday, May 23rd | 10:00 AM to 4:00 PM

### Habitat for Humanity of Greater Sacramento

819 N 10th Street,  
Sacramento, CA 95811

*No appointments or RSVPs are required. Assistance is provided on a first-come, first-served basis.*

### Citrus Heights Community Room

6360 Fountain Square Dr.,  
Citrus Heights 95621

**APPLICATION DEADLINE:  
MAY 23, 2025 BY 4:00 PM**

For nearly 40 years, Habitat for Humanity of Greater Sacramento has built homes and fulfilled dreams in partnership with hardworking individuals and families. With the support of community partners, donors, and volunteers, Habitat constructs new homes and repairs existing homes. Habitat homes are sold to homebuyers at no profit and are financed with 0% interest equivalent, 30-year, fixed-rate, affordable mortgages.

**HabitatGreaterSac.org/Apply**

819 North 10th Street, Sacramento, CA 95811 | 916.440.1215 ext. 1118 | [apply@habitatgreatersac.org](mailto:apply@habitatgreatersac.org)

