## **Home Ownership Program**

Age Requirements 18 and over Available 24/7 No **Documents Required** Call for details Other Eligibility Criteria Over age 18; Restriction on income; live or work on Peninsula; respectable credit history Intake Contact **General Staff** Intake Contact Email partner@habitatpgw.org **Intake Process** Visit the website; call the office Provider Refer No Report Problems Call the Agency Self Refer Yes Habitat for Humanity Peninsula & Greater Williamsburg https://habitatpgw.org/ Main (757) 596-5553 11011 Warwick Boulevard P.O. Box 1443 23601 VA **United States** Fee Structure

No Fee Languages Spoken English At Peninsula and Greater Williamsburg Habitat for Humanity, volunteers and approved homeowners work together to build homes. Applicants for a home are considered if present housing is overcrowded, in poor repair, or is under a subsidized rental program. Applicant cannot have owned a home within the past three years. Home ownership program is for households earning from 30%-50% of area median income.

Habitat for Heroes is a program that accepts applications from former military members or veterans interested in becoming Habitat homeowners. Habitat for Heroes families receive a 25% discount off the total house cost. The zero-interest Habitat mortgage will breakdown to about \$500-\$800 monthly and will include real estate taxes and homeowners insurance.

Homes are sold with no-interest mortgage, 20 to 30-year mortgage, monthly payments will be approximately \$500 per month, plus utilities. Successful applicants agree to provide 400 hours of sweat equity time working with Habitat on their own home and home for others.

Applications for homes in James City County, City of Williamsburg, Hampton and York County are generally accepted twice a year, in February and August. If you are interested in purchasing a home in Newport News, download the application and cover sheet on the website or apply in person at our offices at 11011 Warwick Blvd in Newport News.

The Peninsula and Greater Williamsburg Habitat for Humanity is an affiliate of Habitat for Humanity International.

Service Area(s)
Charles City County
,
Hampton City

James City County
,
New Kent County
,
Newport News City
,
Poquoson City
,
Williamsburg City
,
York County