



Take charge of your future!

- Own a brand new 3-bedroom, 1-bathroom home with central heat and air and Whirlpool refrigerator and stove.
- Have a fenced backyard for your children, your garden, and your pets.
- Lower your utility bills.
- Have a 0% interest mortgage.
- Credit counseling referral services available.
- No more moving. Create stability for your family.



New Orleans Area Habitat for Humanity (NOAHH) is a non-profit organization that provides the opportunity for individuals and families to purchase their own home through our homeownership program. NOAHH currently builds in the following neighborhoods: 7th Ward, 8th Ward, Upper 9th Ward, Lower 9th Ward, Central City, New Orleans East.



Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.



New Orleans Area
Habitat
for Humanity[®]
2900 Elysian Fields Ave.
New Orleans, LA 70122



Own your own home



Call today to make an appointment!

(504) 609-3340

NMLS#1214480

Checklist

APPLICATION STAGE 1*

- Bring proof of income (most recent pay stubs, benefit letters for SSI, disability and/or foodstamps)***
- Money order (\$15 per applicant- for credit report)

APPLICATION STAGE 2**

- Driver's License or ID – photocopied front and back
- Social Security Card(s) for all members of household
- Birth certificate for applicant only or if not a citizen, other residency verification (Green Card or approved visa)
- Proof of all Income. (wages, food stamps, child support, alimony, etc.)***
- Copies of your two most recent Paycheck Stubs or 1099's for all jobs held within the last twelve months
- Tax Returns or tax return transcripts and W-2's from the last two years
- Monthly Bills from the past 3 months - for all of your expenses
- Award Letters - for any Social Security, SSI, Disability/Worker's Comp., etc.
- Bank Statements from all bank accounts for the past 6 months
- Statements - showing all debt balances, with name & address of the companies owed (including all credit cards and credit accounts)
- Marriage certificate(s) and/or judgement of divorce
- Appraisal of any real estate you own
- Name, address and phone number of current employer (and previous employers if with current job for less than 2 years), current and previous landlords, and 2 personal references

* Everyone applying must be there. Married couples must apply together. Children are welcome at the meeting.

** Bring originals and we will make copies. Co-applicants, if applicable, must each provide the listed information. Other information may be needed.

*** Counting food stamps, alimony, and child support towards your income is optional.

1 APPLICATION STAGE 1



- Make an appointment: (504) 609-3340.
- Bring proof of income (most recent pay stub, award letter, etc.) and a money order (\$15 per applicant for credit report). You must make at least \$1600/month before taxes. Call for details, some restrictions apply.
- We will help you fill out the application and review your credit report. We will work with you if needed.
- Children are welcome at the meeting.
- Must have less than \$2000 in collections or past due bills. Call us with your credit questions.

2 APPLICATION STAGE 2

- Provide bank statements, pay stubs, tax returns, and other documents to complete your partner application.
- All information is confidential and not reported to any government agencies.
- After we receive stage 2 documents, your application goes to selection committee for home visit approval.



3 HOME VISIT

- NOAHH staff will schedule a home visit to determine the need for shelter (overcrowding, high rent, structural problems, and safety).
- After home visit, your application goes back to selection committee for final partnership approval.

4 PARTNERSHIP YEAR

WHAT TO EXPECT

- 350 hours of volunteering. Family and friends can help.
- First-Time Homebuyer's, Financial Fitness, Home Maintenance, and Pre-closing classes.
- Saving \$2700 toward your first year of taxes and insurance.

