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### **Myth #1: Habitat gives houses away.**

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Potential homeowners buy their Habitat home, at cost. No down payment, no closing costs.

The homeowner pays a mortgage, just like you.

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### **Myth #2: Habitat houses reduce property values.**

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Housing studies show **affordable housing has no adverse effect on neighborhood property values**. In fact, Habitat homes have a positive impact on the economy of a community and the local government tax income.

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### **Myth #3: Habitat homeowners are on welfare.**

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Habitat homeowners are responsible, hard-working citizens of our community. They must show **steady income for a period of 1 year** before entering our program.

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### **Myth #4: Only minorities get Habitat homes.**

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Homeowners are chosen without regard to race, religion, ethnic group or sexual orientation.

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### **Myth #5: Illegal Immigrants can get Habitat homes.**

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Central Oklahoma Habitat requires that all purchasers and their dependents have verified **U. S. Citizenship or Permanent Resident Status** in the United States of America.

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### **Myth #6: You must be Christian to get a Habitat home.**

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Homeowners are chosen without regard to race, religion, ethnic group or sexual orientation.

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### **Myth #7: Only those in dire poverty get Habitat houses.**

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A family must have an income of at least \$49,000 and can go up depending on the number of people in the family. For example, if there are 8 people who will be living in the home, their combined income can be as high as \$141,825.

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### **Myth #8: You have to be a family to get a Habitat home.**

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Many Habitat homeowners are single or couples.

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