
Myth #1: Habitat gives houses away.

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

The homeowner pays a mortgage, just like you.

Myth #2: Habitat houses reduce property values.

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.

Myth #3: Habitat homeowners are on welfare.

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.

Myth #4: Only minorities get Habitat homes.

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

Myth #5: Illegal Immigrants can get Habitat homes.

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.

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

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

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

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 \$154,800.

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

Many Habitat homeowners are single or couples.
