Central Oklahoma Habitat for Humanity®

Myths and Misconceptions

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 $154,150.

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

Many Habitat homeowners are single or couples without chldren.

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Central Oklahoma Habitat for Humanity is an equal opportunity housing provider. All applicants will receive consideration for housing without regard to race, color, marital status, age, national origin, religion, sex, familial status, receipt of public assistance funds, exercise of consumer credit protection rights, or handicap.

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