



## ARE YOU READY FOR HOME OWNERSHIP?

Habitat for Humanity of Greater Volusia County, Inc. works to build or restore affordable homes with a no-interest mortgage in partnership with people who present need, ability to pay, and willingness to partner with the affiliate.



### You must have all of the following to qualify-

1. **Need** – Currently living in sub-standard housing
2. **Ability to Pay** – Proven ability to meet monthly financial obligations and mortgage costs
3. **Willingness to Partner** – Perform hours of service, take classes about financial planning and home ownership, maintain positive relationship with staff and volunteers

HFH of GVC serves the cities of Daytona Beach, DeBary, Deltona, Enterprise, Holly Hill, Orange City, Ormond Beach, Osteen, Port Orange, and South Daytona. Applicants must be living, working or attending school in one of the following cities for the past **12 months**.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.