



**Yes!**  
Purchasing a  
home is  
possible!



### Are You Willing to be a Partner?

You can show willingness to partner with Habitat by:

Completing the required application form by the deadline and with all the requested information.

Be willing to move to your new home location in Columbus once it is built.

By agreeing to work the required number of sweat equity hours, including workshops, meetings, and participation in house construction.

By demonstrating that your family is ready for owning and maintaining a home and yard.

### Sweat Equity

*Sweat equity* is a partner family's way to demonstrate their commitment to the partner with us to build their new home.

400 hours of sweat equity is required for a two adult family or 200 hours for a single parent family. Family members aged 14 and older are able to contribute to completion of the required number of hours.

**There will be two opportunities in August for you to find out more about becoming a Habitat homeowner (ATTENDANCE AT ONE SESSION IS MANDATORY FOR APPLYING). Both will be held at the First United Methodist Church Outreach Center Wesley Room 3602 16th Street and are scheduled for:**

**Sunday, August 16th at 2:00 pm**

**Monday, August 17th at 7:00 pm**

### What is Habitat for Humanity?

It is a non-profit, Christian-based organization that builds affordable homes with people who qualify. New homes are sold in exchange for "sweat equity" hours and the cost of building the home. The typical monthly house payment for a three-bedroom home is about \$550.

#### To apply for a Habitat for Humanity Home you must:

- Reside in Columbus.
- Have income within the following guidelines.

Family Size	Minimum Income	Maximum Income
1	\$16,400	\$32,760
2	\$18,750	\$37,440
3	\$21,720	\$42,120
4	\$26,200	\$46,800
5	\$30,680	\$50,580
6	\$35,160	\$54,300

- Have the ability to pay a no-interest mortgage with reasonable payments through a stable source of income.
- Demonstrate a need for housing.
- Be willing to partner with Habitat for Humanity of Columbus to make your home a reality.

### Do You Have a Need?

You have an actual need for a Habitat Home if your current housing is:

Substandard: (i.e. problems with heat, water, electricity, or structure)

Substandard Insufficient: (i.e. lacking enough bedrooms for the # of persons in the household)

Dangerous: (i.e. located in unsafe or unsanitary conditions)

Inadequate: (i.e. not suited for someone with a limitation)

Temporary: (i.e. transitional housing, public housing)

### Can You Afford a Habitat Home?

You are able to pay if:

- Your income will not stop or decrease by owning a home and is stable over time.
- Your income will allow you to make a \$500.00 deposit on your home upon selection.
- Your income and debt will allow you to afford a monthly no-interest mortgage.
- **Your credit report & current debts show satisfactory payment history.**
- Your income does not qualify you for homeownership programs.

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#### Equal Housing Opportunity Statement

We are pledged to the letter & spirit of United States policy for the achievement of equal housing opportunity throughout the nation.

We encourage & support an affirmative advertising & marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.