

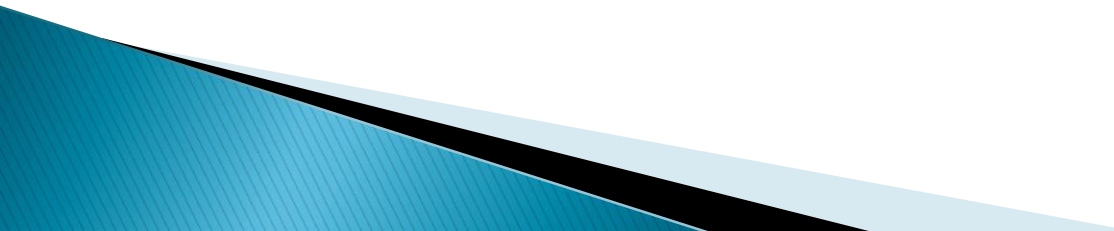


Columbus Area Habitat for Humanity, Inc.

FY2012
Application for Housing Information Session
September 1, 2011

Mission of Habitat

Columbus Area Habitat for Humanity creates partnerships to construct and sell housing for those in need; building in communities that will be strengthened by these volunteer efforts. Columbus Area Habitat for Humanity also seeks to raise awareness of critical housing issues; motivated by the belief that everyone should have, at least, a simple decent house in which to live.




Owning a Home is the Essential American Dream

- ▶ Americans see beyond the immediate housing market to the enduring value of homeownership
- ▶ Homeownership is worth the risk
- ▶ 73% of Americans who don't own a home say that owning a home is one of their goals
- ▶ Homeownership is considered a sound investment
 - Public Opinion Strategies Survey
 - May 2011 – Lake Research Partners



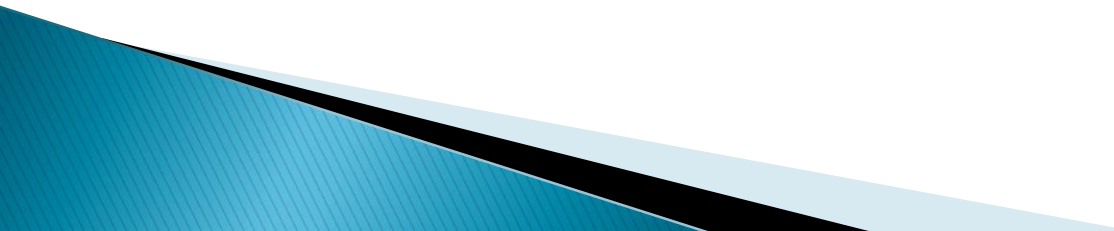
MYTHS

- ❖ Habitat gives houses to poor people
 - ❖ Habitat houses reduce a neighborhood's property values
 - ❖ Only African Americans get Habitat homes
 - ❖ Habitat homeowners are on welfare
 - ❖ You have to be a Christian to become a Habitat homeowner
 - ❖ Habitat is an arm of the government
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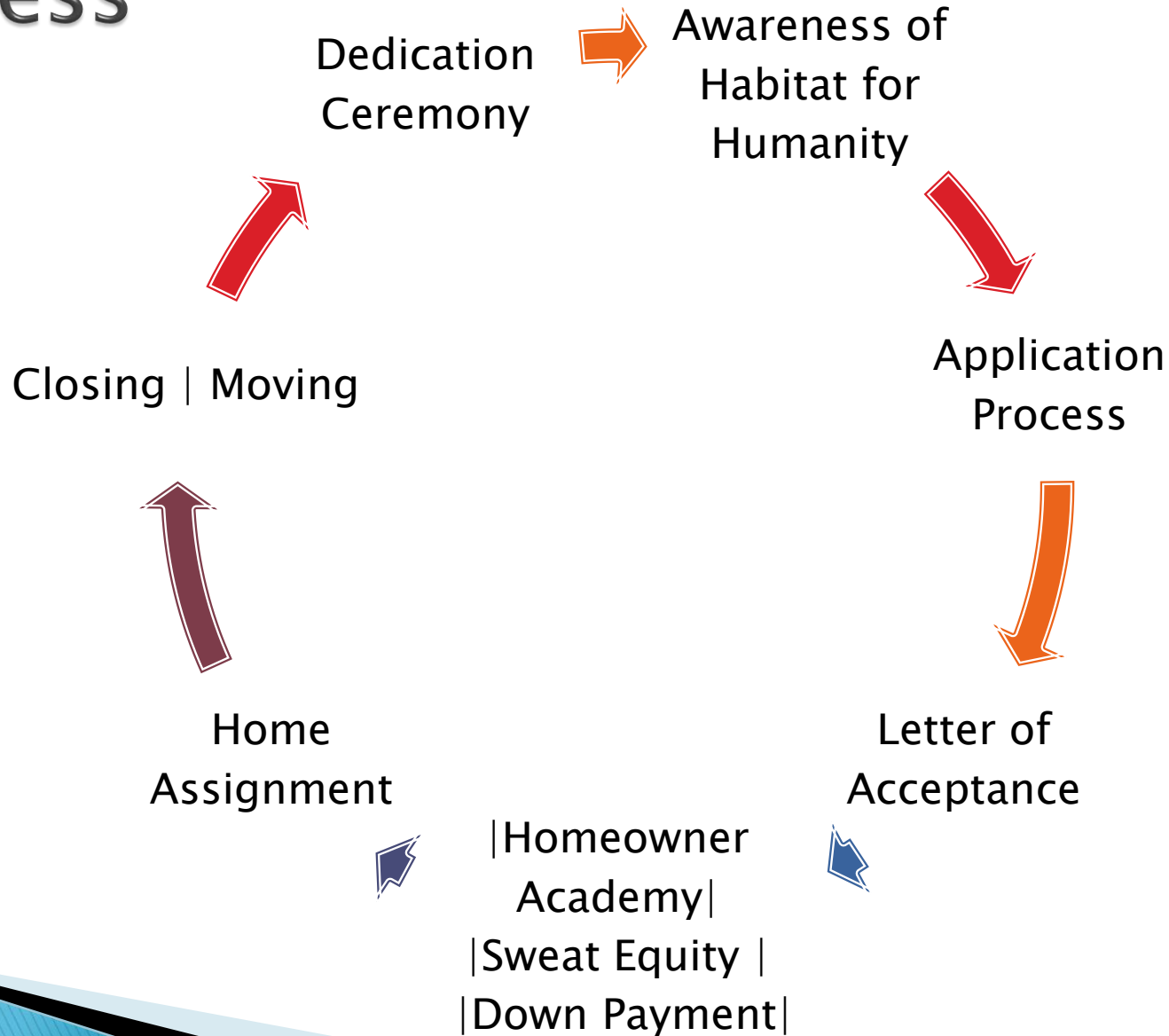
FACTS

- ▶ Limited choices on design and location
- ▶ Partnership
 - Sweat equity
 - Get to know volunteers and other homeowners
 - Share story of Habitat
- ▶ Habitat SELLS houses
 - Credit will be a factor
 - Mortgages
 - Home maintenance is required
 - Foreclosure

How Does Habitat Work?

- ▶ With volunteer labor and donations of funds and materials Habitat builds simple decent houses alongside homeowner partner families.
 - ▶ Habitat is not a giveaway program. Homeowners are required to provide a down payment, monthly mortgage payments and invest hundreds of hours of sweat equity.
 - ▶ Homes are sold at no-interest, no-profit.
 - ▶ Mortgage payments are used to build still more Habitat houses.
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Homeownership Process



Application for Housing

▶ Applicants

- Those whose income is to be considered
- Dependents
- Social Security cards for applicants and dependents

▶ Income

- Tax Return for 2010
- Award letters for support income
- Current pay stub

▶ Credit Report

- www.annualcreditreport.com
- Bankruptcy discharges

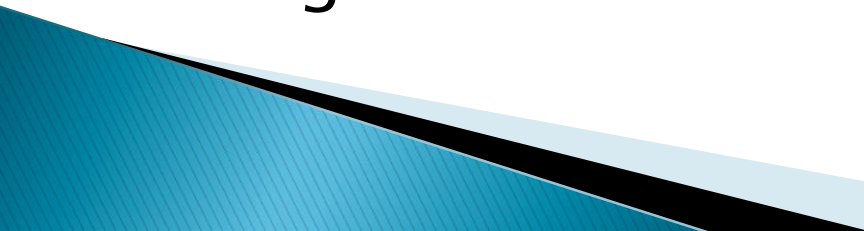
▶ Living Expenses

- Current utility bills
- Rental or lease agreements

Qualifications for Housing

- ▶ Need
 - Substandard housing
 - Rent
 - Homelessness
- ▶ Ability to Pay
 - Down Payment
 - 30% – 60% of HUD Median Income Level for Columbus
 - Mortgage = < 33% of monthly income
- ▶ Sweat Equity & Training
 - 500 hours
 - Homeowner Academy

Are You Ready for Habitat?

- ▶ Can you make a commitment to live in the same house for at least 20 years?
 - ▶ Can you pay your mortgage every month?
 - ▶ Can you save money for a down payment and moving expenses?
 - ▶ Will you budget for homeownership expenses?
 - ▶ Will you learn to do simple home repairs and maintenance?
 - ▶ Will you spend time getting to know your neighbors and community?
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Questions? Comments?

- » Return applications to:
Columbus Area
Habitat for Humanity, Inc.
1080 MLK Blvd.
Tuesday – Friday | 9–Noon

Need for Adequate Shelter

- Inadequate plumbing; lack of an indoor bathroom
- Improper or unsafe electrical wiring
- Lack of entrance and exit points, i.e. front and back doors
- Unsafe heating system or no formal heating system
- Leaky roof
- Unsafe flooring
- Little or no insulation
- Broken or missing windows [not just window panes]
- Problems with kitchen or bathroom causing health issues
- Inadequate number of bedrooms as determined by numbers, ages, gender or household members
- Family has been denied conventional or government assisted mortgage loan
- Cost for shelter exceeds 33% of household income
- Homelessness, Quasi-homelessness
- Living with friends, relatives or in temporary housing or shelter
- Government subsidized housing

Qualifications

Ability to Pay

Muscogee County Median Income: \$51,600

Family Size	Income Range	Family Size	Income Range
1	\$10,850-\$19,910	5	\$16,750-\$30,690
2	\$12,400-\$22,175	6	\$18,000-\$32,945
3	\$13,950-\$25,575	7	\$19,250-\$35,200
4	\$15,500-\$28,380	8	\$20,500-\$37,510

Average Yearly Income for CAHFH Mortgage:
\$16,800 for family of four

[Qualifications](#)

Homeowner Academy

- ▶ Fiscal Responsibility
 - Budgeting and Finance
 - Making a Will
- ▶ Home Maintenance
 - Simple Home Repairs
 - Making a House a Home
- ▶ Community Responsibility
 - Neighborhood Watch
 - Pocket Parks
- ▶ Environmental Responsibility
 - Recycling
 - Urban Farming

[Qualifications](#)