

**Columbus Area  
Habitat for Humanity  
Income 2012  
Guidelines for  
Homeownership\***

\*subject to change

Muscogee County		Income Limits Summary	
Family Number	30% of Median	60% of Median	CAHFH Minimum
1 person	\$10,850	\$19,910	\$16,800
2 persons	\$12,400	\$22,715	\$16,800
3 persons	\$13,950	\$25,575	\$16,800
4 persons	\$15,500	\$28,380	\$16,800
5 persons	\$16,750	\$30,690	\$17,970
6 persons	\$18,000	\$32,945	\$17,970
7 persons	\$19,250	\$35,200	\$17,970
8 persons	\$20,500	\$37,510	\$19,200

Muscogee County Median Income = \$51,600

**“What draws people to Habitat is not necessarily the building of the house but the importance of the house in building a community.”**

*Timeline for Processing Applications*

- January 10: Pre-Applications Available
- August 1: Deadline for Submission of Pre-Applications
- August 15: Eligible Pre-Applicants notified
- August 30: Information Session for approved applicants
- October 31: All *applications and supporting documents due to CAHFH*
- November 30: Final determination letters

*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.*

**Columbus Area Habitat for Humanity, Inc.**

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**Homeownership  
Information 2012**

**Columbus  
Area Habitat  
for Humanity,  
Inc.**

*Now more than ever*

# What is Habitat for Humanity?

Columbus Area Habitat for Humanity, Inc. [CAHFH] is a non-profit Christian housing ministry which helps low income and very low income families become homeowners through the unique Habitat for Humanity homeownership program. The homeownership program works with families that meet the CAHFH three-fold criteria to find affordable mortgage solutions. Selected families will work with CAHFH to build a home that the family will purchase with a no-interest, no-profit mortgage. Homeownership is affordable for low and very low income families because of the mortgage model used by Habitat. Many times mortgage payments are significantly less than rent payments. Utilities are also more affordable because of the energy efficiency standards CAHFH strives for in home construction. CAHFH requires potential homeowners to complete a Homeowner Academy, a year long program supported by local businesses, public organizations and business professionals. Classes include training in fiscal responsibility, home maintenance, community responsibility and environmental responsibility.

## Do you qualify?

The qualifications listed in this brochure are brief explanations for acceptance into the program. It is very important to complete the application and provide all the requested supporting documentation to the Habitat office. Many times, people disqualify themselves from the program when they could actually work with CAHFH to qualify. Please contact the office for questions or additional assistance.



## Qualifications

We do business in accordance with the Federal Fair Housing Law [The Fair Housing Amendments Act of 1988]









## Need

At least one of these conditions must be present:

-  Inadequate Shelter
  - Problems with heat, water, electricity, gas, etc.
  - Inadequate number or size of bedrooms to accommodate family needs
  - Unsafe living conditions
  - Substandard or condemned housing
  - Homeless or quasi-homeless
  - Transitional housing
-  Inadequate Resources
  - Does not qualify for conventional homeownership financing or other special purpose loan
  - Is extremely “cost-burdened” [paying 50% or more of income for housing]



## Ability to Pay

-  Fall within CAHFH's income guidelines for Muscogee County [see chart]
-  Show a record of stable employment or income for at least one year
-  Use 33% or less of income for mortgage, insurance and taxes and other projected housing expenses including utilities
-  Have existing long term debt less than or equal to 40% of gross monthly income
-  Have a credit history free of liens and judgments and a demonstrated timely payment history
-  Provide a down payment of \$1200 prior to ownership [payable over time after acceptance into the program]

## Willingness to Partner

All of the following must be met:

-  Eagerness
  - Complete application with all supporting documents by deadline
  - Participate in meetings, trainings and other programs
  - Participate in a home visit
  - Complete all paperwork and other necessary documentation in a timely manner
-  Sweat Equity
  - Fulfill the sweat equity requirements
  - Complete and maintain an up-to-date Sweat Equity Log
-  Acceptance
  - Of the Habitat house design policy
  - Of financial responsibility of home maintenance and care
  - Of the expectations in the Letter of Intent
  - Of the importance of on-time mortgage payments without default
  - Of CAHFH's need for willing and active partners during and after the construction of your Habitat home