

What is Habitat for Humanity?

Columbus Area Habitat for Humanity, Inc. [CAHFH] is a non-profit Christian housing ministry which helps 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 income families because of the mortgage model used by Habitat. Often 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 classes that include training in fiscal responsibility, home maintenance and homeownership commitment.

We operate in compliance with the Federal Fair Housing Law [The Fair Housing Amendments Act of 1988]



Do You Qualify?

The qualifications listed in this brochure are for acceptance into the program. It is very important to complete the enclosed 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

- NEED
- ABILITY TO PAY
- WILLINGNESS TO PARTNER



Columbus Area Habitat for Humanity Income Guidelines for Homeownership*

*subject to change

Muscookee County Income Limits Summary FY

| Family Number | 50% of Median | 60% of Median |
|---------------|---------------|---------------|
| 1 person | \$23,900 | \$28,680 |
| 2 persons | \$27,300 | \$32,760 |
| 3 persons | \$30,700 | \$36,840 |
| 4 persons | \$34,100 | \$40,920 |
| 5 persons | \$36,850 | \$44,220 |
| 6 persons | \$39,600 | \$47,520 |
| 7 persons | \$42,300 | \$50,760 |
| 8 persons | \$45,050 | \$54,060 |

Muscookee County Median Income + \$68,200

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

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.



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HOMEOWNERSHIP INFORMATION

Columbus Area Habitat for Humanity, Inc.

NOW MORE THAN EVER!