



Seeking to put God's love into action, Habitat for Humanity-MidOhio brings people together to **inspire** hope, **build** homes, **empower** families, and **develop** communities.



Serving Partner Families Since 1987

## Empowering Families

Habitat for Humanity-MidOhio has spent over three decades bringing the dream of homeownership to families in need.

Habitat MidOhio's partners, donors, and volunteers have played a significant role in rekindling hope for more than 500 families living in central Ohio through new home construction, rehabs, and home repairs.

Habitat MidOhio's program is designed to be *a hand up, not a hand out*, to families in need. Houses are not free. Qualified homeowners buy their homes with a 0% interest mortgage held by Habitat MidOhio.

Through hard work, commitment, and hundreds of hours of sweat equity, Habitat MidOhio partner families are breaking the cycle of poverty, creating a brighter future for themselves and their children.

Habitat for Humanity-MidOhio is an affiliate of Habitat for Humanity International, a global nonprofit, ecumenical Christian housing organization.

FOR MORE INFORMATION ABOUT HABITAT FOR HUMANITY-MIDOHIO'S HOMEOWNERSHIP PROGRAM PLEASE CONTACT US:

**Family & Program Center**  
*powered by the AEP Foundation*  
6665 Busch Boulevard, Columbus, Ohio 43229

**Website**  
[www.HabitatMidOhio.org](http://www.HabitatMidOhio.org)

**e-mail**  
[buildyourdream@HabitatMidOhio.org](mailto:buildyourdream@HabitatMidOhio.org)

**Call**  
(614) 484-1966

Follow us online at:



@HabitatMidOhio

#BuildTheDream #HousingVaccine



## Homeownership PROGRAM

# Homeownership Qualifications

## > Need

You must demonstrate that your current housing is inadequate, unsafe, unaffordable or unhealthy. You may also qualify if you live in subsidized housing. You and your family will be considered if your income is 30-60% of the Area Median Income (AMI). AMI is determined by the number of people in your household.

## > Ability to pay

You must demonstrate your ability to pay a monthly mortgage payment. This monthly amount will include your house payment, homeowner's insurance and taxes. This requires satisfactory credit\* and a stable income.

## > Willingness to partner

Are you willing to invest 200-250 in Sweat Equity hours? This time is spent assisting with construction, attending required classes and other activities for 12-18 months. Such requirement may involve 20-30 hours per month of extra work in addition to your current employment.



### Homeowner Orientation Meetings are Held Monthly

#### In Columbus & Franklin County . . . 6665 Busch Boulevard in Columbus

Third Saturday at 10:00 A.M. (every month)

Every Other First Thursday at 6:00 P.M.

*(see website for upcoming dates)*

#### In Newark & Licking County . . . 101 W Main Street (Library) in Newark

Second Tuesdays at 6:00 P.M.

For consideration, applicants must have a valid photo ID and Social Security card

The following interpretation services are available:

Language, American Sign Language and TTY/TTD/TTT

Should you have questions or require translation services, please e-mail:  
**BuildYourDream@HabitatMidOhio.org**

or call:

(614) 484-1966 \* (614) 364-7014

### 2020 HUD INCOME GUIDELINES FOR CENTRAL OHIO

FAMILY SIZE	MONTHLY GROSS		FAMILY SIZE	MONTHLY GROSS	
	MINIMUM	MAXIMUM		MINIMUM	MAXIMUM
ONE (1)	\$1,475	\$2,950	FIVE (5)	\$2,557	\$4,550
TWO (2)	\$1,683	\$3,370	SIX (6)	\$2,930	\$4,885
THREE (3)	\$1,896	\$3,790	SEVEN (7)	\$3,303	\$5,225
FOUR (4)	\$2,183	\$4,210	EIGHT (8)	\$3,677	\$5,560

*\*Filing for bankruptcy does not disqualify you BUT we require that the bankruptcy be fully discharged by the court for a minimum of two years.*



### Veterans Build Program

**Are you a U.S. Veteran?**

Ask about our Veterans Build Program that provides an additional mortgage discount based on years of service.