

**Think you can't afford
to own a home?**

Think again!

Almost 300 families in MidOhio have realized the dream of homeownership thanks to Habitat for Humanity-MidOhio.



Habitat for Humanity-MidOhio—an affiliate of Habitat for Humanity International—is a non-profit, ecumenical Christian housing ministry dedicated to eliminating poverty housing in central Ohio and making decent shelter a reality for all families.

Habitat MidOhio is a partnership—not a charity. We provide a hand up, not a hand out, which creates partnerships with volunteers and homeowners. Houses are not free. Qualified homeowners buy their houses through zero-interest, no-profit mortgages held by Habitat.



MISSION STATEMENT

Working in partnership with God and people to build affordable homes, empower families and develop communities. 🏠

FOR MORE INFORMATION
OR TO JOIN US AS WE
BUILD HOMES, ENRICH LIVES,
AND EMPOWER COMMUNITIES,
PLEASE CONTACT US
OR VISIT OUR WEBSITE.



3140 Westerville Road
Columbus, Ohio 43224
614-HABITAT (422-4828)
www.HabitatMidOhio.org



**HOME
Ownership
WITHIN REACH**



SELECTION CRITERIA

1. ABILITY TO PAY:
Does your total monthly household gross income from all sources fall within the following ranges and have you established good credit over the past 24 months?

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.

FAMILY SIZE	MINIMUM MONTHLY INCOME	MAXIMUM MONTHLY INCOME	MAXIMUM ANNUAL INCOME	FAMILY SIZE	MINIMUM MONTHLY INCOME	MAXIMUM MONTHLY INCOME	MAXIMUM ANNUAL INCOME
ONE (1)	\$ 1,183	\$ 2,365	\$28,560	FIVE (5)	\$ 1,825	\$ 3,645	\$44,040
TWO (2)	\$ 1,350	\$ 2,700	\$32,640	SIX (6)	\$ 1,958	\$ 3,915	\$47,280
THREE (3)	\$ 1,520	\$ 3,040	\$36,720	SEVEN (7)	\$ 2,095	\$ 4,185	\$50,520
FOUR (4)	\$ 1,687	\$ 3,375	\$40,500	EIGHT (8)	\$ 2,229	\$ 4,455	\$53,820

2. WILLINGNESS TO PARTNER:
Are you willing to work 200-250 Sweat Equity hours?

These hours are spent assisting with construction, attending required classes, and other activities for 12-18 months. This may involve 20-30 hours per month of extra work in addition to your current employment.

3. NEED FOR SHELTER:
Are you presently living in substandard housing?

Substandard refers to the physical condition of your residence—this is NOT the same as subsidized. Examples of substandard housing include but are not limited to poor quality, overcrowding, transitional housing and high rental costs.



If you believe you meet all three of the selection criteria, the next step is to attend a

REQUIRED HOMEOWNER ORIENTATION

First Thursday of every month at 6:00pm
OR
Third Saturday of every month at 10:00am
Habitat for Humanity-MidOhio
 3140 Westerville Road
 Columbus, Ohio 43224

CALL LISA JONES
at 614-364-7014
or ERIN ROSCOE
at 614-364-7015

FOR MORE INFORMATION

The following interpretation services are available:
 Language, American Sign Language and TTY/TTD/TTT

If you need assistance in understanding or translation services, please contact 614-364-7014.



Visit: www.HabitatMidOhio.org