



**ARE YOU RENTING, BUT WANT TO BUY A HOME OF YOUR OWN?**

*Partner with Habitat to build or renovate a home.  
Then buy it for a low cost with a very affordable loan!*

**Habitat for Humanity is taking applications  
several times a month at two locations**



**Call Today!  
Call 417-829-4001, Ext 105**



**At Habitat for Humanity, 2410 South Scenic Avenue, Springfield – Call to Register**

**Saturday @ 9:00 am – December 15 or January 19 or February 16 or March 16**

**Monday @ 6:30 pm – December 17 or January 21 or February 18 or March 18**

**At the Springfield Affordable Housing Center,  
300 E Central St, Springfield**



**2:00 pm Wednesdays**

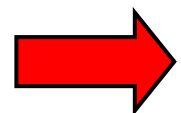
**(except days the Housing Center is closed).**

**Call the number above to register, so we can contact you in case we cancel or the Center is closed)**

When you call, we will send you detailed information and an application to complete. Though we strongly encourage you to then attend a session to learn more about the program and let us help you complete the paperwork, you may also return the application by mail or by dropping it off at our office. If you would like to attend a session but the times above don't work or you need someone to come to your home, please call to schedule an individual appointment.

Plan to spend 1-2 hours with us at the session.  
Adults only, please - no child care will be provided.

***See the other side for program  
details and eligibility requirements.***



**EQUAL HOUSING OPPORTUNITY:** We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



## HOW DOES THE HABITAT FOR HUMANITY PROGRAM WORK?

Habitat for Humanity is a Christian ministry dedicated to a vision of a world where everyone has a decent place to live. In partnership with **households currently living in Greene, Webster, or Christian counties**, Habitat for Humanity of Springfield builds or renovates **homes in Greene County on property that Habitat owns**. The families or individuals are called Partner Homebuyers to reinforce that this is a true partnership, not a hand out. When the home is ready, the Partner buys the home with a **no-interest loan provided by Habitat for Humanity**. The price of the house is more affordable because much of the labor is volunteered by groups and individuals from the community, so the price reflects only the cost of materials and professional services. See the criteria below for more details on partnering with Habitat. *If you live outside of Greene, Christian, or Webster counties, go to [www.habitat.org](http://www.habitat.org) to see if a Habitat for Humanity affiliate serves your area.*

## WHAT CRITERIA ARE USED TO SELECT AN INDIVIDUAL OR FAMILY TO PARTNER WITH HABITAT AND BUY A HABITAT HOME? You may be selected if you...

- ⇒ **Are Greene, Christian, or Webster County residents prepared to live where Habitat is working in Greene County.**
- ⇒ **Have a need for a Habitat home:**
  - Are a very low- to low-income family or individual (see chart below), and
  - Currently live in substandard, overcrowded, or unsafe living conditions, or
  - Are paying excessive housing and/or utility costs, or
  - Are not eligible for a conventional bank loan
- ⇒ **Have the ability to pay a low-cost, no-interest house payment**
  - Able to pay \$900-1200 before closing for homeowner's insurance and two months escrow.
  - No bankruptcy or foreclosure within last three years; no unsatisfied civil judgments over ~\$1000.
  - Have verifiable, reliable income sufficient to cover monthly house payments and debts,
  - The initial monthly Habitat house payment will not exceed 30% of income; housing plus long-term debt should not exceed 38% of income,
  - Have a reasonably "clean" credit report that shows a history of making regular payments
- ⇒ **Are willing to partner with Habitat for Humanity**
  - Complete 250 (one-applicant) or 350 (two applicants) hours of *Sweat Equity*.
  - Participate in the 14-week *Tools for Life* education series, and post-closing *Financial Fitness* classes.
  - Pledge to maintain and repair your home after purchase, and to make house payments on time.

## INCOME REQUIREMENTS

The initial Habitat house payment including escrow may not take more than 30% of the household income. In order to qualify, **applicants must have a household income within the range below — at or higher than the number in red**. Minimum in red (adjusted 30% AMI) and maximum (80% AMI) income for determining eligibility in 2018 are indicated below.

**2018 GROSS ANNUAL INCOME RANGE (By number of household members)**

1	2	3	4	5	6	7	8	9	10
<b>\$16,200</b>	<b>\$16,200</b>	<b>\$16,200</b>	<b>\$18,000</b>	<b>\$19,440</b>	<b>\$20,880</b>	<b>\$22,320</b>	<b>\$23,760</b>	<b>\$25,200</b>	<b>\$26,640</b>
to	to	to	to	to	to	to	to	to	to
<b>\$33,600</b>	<b>\$38,400</b>	<b>\$43,200</b>	<b>\$48,000</b>	<b>\$51,850</b>	<b>\$55,700</b>	<b>\$59,550</b>	<b>\$63,400</b>	<b>\$67,250</b>	<b>\$71,100</b>

**2018 GROSS MONTHLY INCOME REQUIREMENT (By number of household members)**

1	2	3	4	5	6	7	8	9	10
<b>\$1,350</b>	<b>\$1,350</b>	<b>\$1,350</b>	<b>\$1,500</b>	<b>\$1,620</b>	<b>\$1,740</b>	<b>\$1,860</b>	<b>\$1,980</b>	<b>\$2,100</b>	<b>\$2,220</b>
to	to	to	to	to	to	to	to	to	to
<b>\$2,800</b>	<b>\$3,200</b>	<b>\$3,600</b>	<b>\$4,000</b>	<b>\$4,321</b>	<b>\$4,642</b>	<b>\$4,963</b>	<b>\$5,283</b>	<b>\$5,604</b>	<b>\$5,925</b>

***What to bring to an application session or return with your application:*** Photo ID for each adult, Social Security card for each household member, copies of most recent two years of federal tax returns, copies of proof of income (i.e., two months of pay stubs, SSI or SSDI documentation, W-2s), and copies of monthly bills (phone, utilities, etc.), two months of bank statement(s), lease agreement and rent receipts. Also bring contact information (name, address, phone #) for your bank(s), for current and previous employer(s), for current and previous landlord(s), and for one personal and two financial references.

If you decide to apply, you may mail in or drop off the application, or complete it at an application session with our help. If you are not able to gather all the documents initially to bring to the session or to return with your mailed/dropped off application, we will give or mail you a list of documents to bring to us within a specified amount of time.