



Homeownership Program

You can be a homeowner!

Habitat KC can help.

Habitat KC provides you with the coaching, education and support to be successful in your homebuying journey.

We'll be with you every step of the way to help you buy a home you love with a mortgage you can afford. Your options may include buying a home built or rehabbed by Habitat, or working with a realtor to buy a home on the open market.



Habitat Homebuyer Criteria

- I can afford a mortgage payment up to 30% of my gross monthly income
- I have two years of steady, verifiable income
- I have one year of good rental history
- I have less than \$1,000 in non-medical collection debt
- It has been at least two years since the completion of a bankruptcy or foreclosure
- I do not have any unpaid judgments (*this can be found on Casenet.com if you are not sure*)
- I can pass a criminal background and sex offender check
- I can pay a minimum of \$1,500 for closing costs at or before closing
- I am a US citizen or permanent resident

Income Guidelines

Family Size	Min. Household Income	Max Household Income
1	\$18,186	\$36,372
2	\$20,784	\$41,568
3	\$23,382	\$46,764
4	\$25,980	\$51,960
5	\$28,058	\$56,117
6	\$30,137	\$60,274
7	\$32,215	\$64,430
8	\$34,294	\$68,587
9	\$36,372	\$72,744
10	\$38,450	\$76,901



Visit HabitatKC.org or call (816) 924-1096 to make an appointment and register for the next Homeownership Program information session.