



1423 E. Linwood Blvd., Kansas City, MO 64109
 (816) 924-1096 | habitatkc.org

Families are selected into the program based on three criteria:

1. A need for housing
2. The ability to pay back the zero interest mortgage
3. Willingness to partner with Habitat to complete 350 hours of sweat equity.

Habitat Homebuyer Criteria

- I meet the income guidelines below
- I can afford a monthly house payment of around \$500
- 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 background and sex offender check
- I can pay a minimum of \$1,200 for closing costs at or before closing
- I am a US citizen or permanent resident
- I cannot qualify for a mortgage loan through the bank

Family Size	Min. Household Income	Max Household Income
1 Person	\$16,815.00	\$33,625.00
2 Person	\$19,220.00	\$38,440.00
3 Person	\$21,625.00	\$43,255.00
4 Person	\$24,000.00	\$48,000.00
5 Person	\$25,925.00	\$51,850.00
6 Person	\$27,850.00	\$55,700.00
7 Person	\$29,775.00	\$59,550.00
8 Person	\$31,700.00	\$63,400.00



How to Get Started

Join a Habitat information session where you'll learn about the benefits of Habitat home ownership, who is eligible for our program, and how to apply.

Make an appointment for our HOPE program and meet with a financial coach to determine if you are financially ready for a mortgage. Your financial coach will work with you to set goals and build a personalized action plan to become mortgage ready.

Check out our website, habitatkc.org or call the office at (816) 924-1096 to make an appointment and register for the next meeting.



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