



1423 E. Linwood Blvd., Kansas City, MO 64109  
 (816) 924-1096 | [habitatkc.org](http://habitatkc.org)

Families are selected into the program based on three criteria:

1. A need for housing
2. The ability to pay back an affordable mortgage
3. Willingness to partner with Habitat KC by completing 350 hours of sweat equity

### Habitat Homebuyer Criteria

- I meet the income guidelines below
- I can afford a monthly mortgage payment of around \$500 - \$700
- 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 \$1,200 for closing costs at or before closing
- I am a US citizen or permanent resident

Family Size	Min. Household Income	Max Household Income
1 Person	\$17,380	\$34,761
2 Person	\$19,868	\$39,736
3 Person	\$22,356	\$44,711
4 Person	\$24,810	\$49,620
5 Person	\$26,800	\$53,600
6 Person	\$28,790	\$57,580
7 Person	\$30,780	\$61,561
8 Person	\$32,770	\$65,541
9 Person	\$34,761	\$69,521
10 Person	\$36,751	\$73,501



### How to Get Started

Join a Habitat information session where you'll learn about the benefits of Habitat KC homeownership, if you are 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.

Visit our website [habitatkc.org](http://habitatkc.org) or call the office at **(816) 924-1096** to make an appointment and register for the next meeting.



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 @HabitatKC