

How it Works

MAHFH builds new homes in partnership with qualifying families, using donated labor and materials when possible. The houses are sold at no profit, making them affordable for eligible low-income families. The homeowner's monthly mortgage payments help MAHFH to build more homes in our community.



Understanding the Process

The process begins with an orientation session, during which all interested parties will receive an application. Eligible applicants will receive a home visit to assess their current living situation and answer any questions. After completion of all home visits, committee members will submit their recommendations to the MAHFH Board of Directors, who determine which families will receive a home. Once selected, the family can expect to move into their home in approximately one year.

Habitat Home Eligibility

To purchase a Habitat home, 3 qualifications must be met:

- 1. Need** – Based on your current housing situation in Riley or Pottawatomie Counties.
- 2. Willingness to Partner** – Habitat is a partnership program in which you build your home in collaboration with volunteers from the community.
- 3. Ability to Repay the 30 Year No-profit Mortgage** – Eligible families must make regular mortgage payments and have a steady income, falling within the following guidelines:

Income Guidelines 2015		
Family Size	Maximum Annual	Maximum Monthly
1	\$34,800	\$2,900
2	\$39,800	\$3,317
3	\$44,750	\$3,729
4	\$49,700	\$4,142
5	\$53,700	\$4,475
6	\$57,700	\$4,808
7	\$61,650	\$5,138
8	\$65,650	\$5,471

If a Habitat homeowner needs to move and/or sell their home, MAHFH must be notified. MAHFH is afforded the first opportunity to buy the property. Habitat homeowners may not place liens on the property.

Homeowner Expenses



A down payment of \$100 is required before construction can begin on your home, along with **20% of the required 200 sweat equity hours per household adult** (time spent working on your Habitat home or performing other eligible activities in the community).

Monthly mortgage payments vary depending on the house. Mortgage payments are typically \$450, which includes principal and escrow for taxes and insurance. Habitat homes are usually sold with mortgages for a 30-year term. MAHFH makes every attempt to keep costs down with affordable monthly payments.

Upon completion of the house construction, homeowners are responsible for their **property maintenance and upkeep.**



Quick Facts

- A Christian non-profit organization founded in 1994
- An affiliate of Habitat for Humanity International (HFHI)
- Mission is to eliminate poverty housing in local and global communities by building simple, decent, affordable, and environmentally sound housing
- A “Hand Up, Not a Hand Out” organization that empowers eligible partner families through home ownership
- Serves Pottawatomie and Riley County
- Habitat homes are:
 - Built by volunteers working beside home buyers to complete their home
 - Affordable due to donated labor and materials



Feeling Overwhelmed?



MAHFH is here to help.

Owning a home is a tremendous responsibility. If you are selected as a Habitat homeowner, MAHFH will teach you the necessary skills in order to proceed with confidence.

MAHFH’s Family Support Committee works with families through sweat equity, home ownership education, the home purchase process, adjustment to new responsibilities and continued partnership with the organization.

Questions? Contact Us!



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Manhattan Area

**Habitat
for Humanity®**

**Becoming a
Habitat
Homeowner**



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