



Topeka  
Habitat for Humanity  
**HOMEOWNERSHIP PROGRAM**



## Common Questions About Topeka Habitat's Homeownership Program:

**Are the houses free?** *No.*

Topeka Habitat homeowners pay an affordable, interest-free mortgage that is never more than 30% of their income. This payment cycles back to Topeka Habitat to fund other home building projects.

**What kind of credit score do I need to apply?** *None.*

There is no minimum credit score required. Applicants may have a low credit score or no credit score. This program is designed to remove the barriers often found to owning a home through a conventional mortgage process.

**Who can apply?** *Anyone!*

We strongly encourage anyone interested to apply. All are welcome here. Topeka Habitat is an Equal Housing Opportunity provider and does not discriminate on the basis of race, gender identity, color, age, ability, health, religion, national origin, sexual orientation, immigration status, family status or marital status.

**How do I apply?** *Pick up an application packet from 121 NE Gordon Street .*

Application packets must be returned by February 18, 2022 at 4pm to be considered for the 2022 homeownership process. Past applicants are welcome to apply. If you do not turn in your packet by February 18th, you must wait until 2023 to apply again.

**Where do you build?** *Everywhere!*

Topeka Habitat builds all over Topeka. We select build lots based on neighborhood health, appraisal values and availability. We want to set families up for success while also setting our community up for success. Careful consideration is put into where we build.

**What are the income guidelines?** *\$16,000 - \$80,000 annually based on family size.*

The income guidelines are based on the average median income for our area and it changes from year-to-year. Topeka Habitat homeowners must have a steady source of income and can include: social security disability, self-employment, wages, benefits, or any other legal earnings.

**How long does it take?** *12 months on average.*

The application process takes 30 days. Once selected, it can take anywhere from 10-18 months to build a home and complete the program. During that time homeowners participate in classes and "sweat equity" to prepare for homeownership.

# Apply Today!

Deadline to apply is 2/18/2022

For more information call 785-234-4322,  
email [coo@topekahabitat.org](mailto:coo@topekahabitat.org), or  
visit 121 NE Gordon Street.