

Did You Know You Could Qualify to Purchase a New Home?

Green Country Habitat for Humanity and Union Public Schools are excited to partner on an innovative homeownership program, "Education Begins with Home" benefiting Teachers and Aspiring Educators.



Program Benefits

- Down payment assistance is forgiven after 5 years of successful mortgage payments
- Discounted 30-year, fixed rate mortgages available through partnered lenders for teachers through the Education Begins with Home Initiative
- Free financial literacy courses to ensure long-term preparedness

Union Teachers Achieve Their Dreams of Homeownership!



Matthew + Michele



Shelly-Ann

Scan Here to Start the
Homebuyer Program



In Partnership With



• Downpayment assistance determined for qualified applicants. Additional downpayment assistance may be offered subject to availability. Some restrictions apply.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, D.C. 20552



5 STEPS to Owning a Habitat Home

1 Check Eligibility Requirements

- A credit score of 600 or higher.
- Legal U.S. Citizen or a permanent resident.
- Willingness to complete required educational classes and volunteer hours.
- Agree to partner with Green Country Habitat for Humanity.

2 Sign-up and Attend an Orientation Class

- Review the Green Country Habitat partnership requirements and expectations before attending class.
- Must attend orientation class before applying for a Habitat Home

Scan Here
to Book Your
Orientation



3 Expect to Submit Required Documents

- Current Pay stubs from the last 30 days
- Prior 2 Years Taxes and W2s
- 2 Months of Bank Statements
- (Please allow 10 business days for review)

Family Size	Minimum Annual Salary	Maximum Annual Salary
1	\$37,000	\$79,800
2	\$39,000	\$91,200
3	\$42,750	\$102,600
4	\$47,500	\$114,000
5	\$51,300	\$123,120
6	\$55,100	\$132,240
7	\$58,900	\$141,360
8	\$62,700	\$150,480

4 Once approved

- You will be paired with a Habitat HUD-certified counselor and assigned Educational Courses and Volunteer hours

5 Complete Educational Courses & Volunteer Hours

- Shop available homes within the Habitat Program Close on your new home



Move In!

