

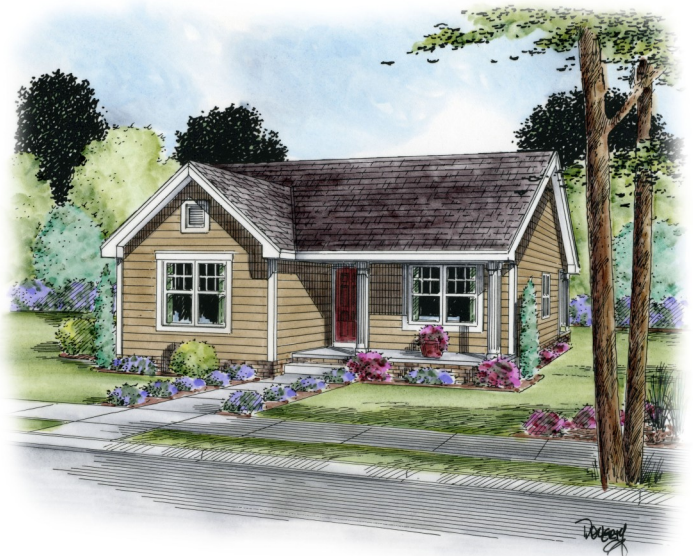
# HOME Ownership Program

- **New Construction**
- **3 Bedroom/ 2 Bath**
- **Downpayment & Closing Cost Assistance may be available**
- **Energy Efficient Design**
- **Terry Heights Neighborhood**
- **Upscale Fixtures & many other amenities**
- **Household Gross Income Must Be Below 80% of Huntsville Area Median Income**  
(See chart) →

## 2012 Income Limits

Household Size	Maximum Income
1	\$40,150
2	\$45,900
3	\$51,650
4	\$57,350
5	\$61,950
6	\$66,550
7	\$71,150
8	\$75,750

**Priced at \$65,000 -  
Payments possibly as low as  
\$400 per month**



**3 Bedrooms, 2 Baths; approximately 1200 square feet**

In partnership  
with City of  
Huntsville Dept  
of Community  
Development

Renderings for two of three possible construction designs above.  
For more information call (256) 316-4663 or  
Family Services Center at (256) 551-1610



# Steps to Buying A Family Services Center Home

Family Services Center (FSC) is a non-profit United Way agency that has assisted individuals and families in Huntsville since 1962.

As a HUD-Approved Housing Counseling Agency, FSC provides free information to help first time home buyers get “grants” for down payment and closing costs, and help them qualify for low cost mortgages.

FSC also builds and rehabs homes and helps people buy them. These are very affordable, but different from Habitat for Humanity homes because you don't have to do any volunteer work and you can get your mortgage loan anywhere you want.

## Here are the steps to buy a home from FSC:

- Step 1:** Call FSC at 256-551-1610, to make an appointment (near Huntsville Public Library).
- Step 2:** Come in to learn about home buying, how to get down payment & closing cost help, and how to get approved for a mortgage loan.
- Step 3:** Apply for a mortgage loan at the lender(s) of your choice.
- Step 4:** Once you're approved, you should be able to close your loan and move-in within 6 weeks.

If you need money for down payment, we may be able to help.

If you're not sure if you can get a mortgage, we can help.

There is never a charge for our services.



600 St. Clair Ave. Building 3

Huntsville, AL 35801

256-551-1610

[www.fsc-hsv.org](http://www.fsc-hsv.org)

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