



## How Do I Qualify To Buy A Home?

Please note that the following are just guidelines for qualification but you **MUST CONTACT THE OFFICE** before submitting any documents or coming in to the office to discuss buying a home.  
Donna Lea Askman 772-464-1117

To be an applicant for St. Lucie Habitat for Humanity you need to meet the following eligibility requirements.

- ✓ You must qualify for a housing need. For Example:
  - overcrowding
  - unsafe or unsanitary conditions
  - high rent
- ✓ You must be a US citizen or a legal permanent resident.
- ✓ You need to have lived or worked in St. Lucie county for at least one year
- ✓ You must qualify as a low income family:

2017	NUMBER OF PERSONS IN FAMILY							
Household	1	2	3	4	5	6	7	8
<b>Minimum Income</b>	\$21,100	\$24,100	\$27,100	\$30,100	\$32,550	\$34,950	\$37,350	\$39,750
<b>Maximum Income</b>	\$33,750	\$38,550	\$43,350	\$48,150	\$52,050	\$55,900	\$59,750	\$63,600

- ✓ You must provide a non-refundable \$75.00 processing fee and authorization for your background check. The background check will include: Verification of employment; Verification of any other sources of income; Statements from your current and previous landlords; You need to provide a credit report.
- ✓ If you are approved for a Habitat home:
  - You must be willing to attend programs and practice budgeting, home repair, and maintenance
  - You must work 300 hours of sweat equity, 150 hours must be done before we begin your home
  - You will need to pay a \$750.00 processing fee.
- ✓ If you meet the sweat equity requirements, payment of processing fee, and partnership requirements, we will build/renovate a home for you. Habitat home payments include taxes and insurance, and will be affordable to you at or below 30% of your income. The house payments will be used by St. Lucie Habitat to build more homes for other families in the area. You must make all payments on time.