

How Do I Qualify To Buy A Home?

An application enrollment is open when we have a property ready to go into our building cycle & funding to start construction. Please note the following are just guidelines for qualification. Documents are to be submitted **only** with an application. For questions, contact DonnaLea 772-464-1117 ext. 104 or donnalea@stluciehabitat.org

Qualifying applicants for the New Homeownership Program must meet the following eligibility requirements.

- ✓ You must qualify for a housing need with one or more of the following:
 - overcrowding in your home
 - unsafe or unsanitary conditions
 - rent is too high
- ✓ 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 12 consecutive months
- ✓ You must qualify as a low income household:

2020 Household	NUMBER OF PERSONS IN HOUSEHOLD							
	1	2	3	4	5	6	7	8
Minimum Income	\$31,655	\$36,140	\$37,560	\$41,700	\$45,060	\$48,420	\$51,720	\$55,880
Maximum Income	\$38,900	\$44,450	\$50,000	\$55,550	\$60,000	\$64,450	\$68,900	\$73,350

- ✓ You must authorize a credit and background check for each household member who is 18 years or older and provide a non-refundable fee for a credit and background check and employment verification. Also required is a verification or statement from your current and previous landlords. You must also provide proof of income, current bank statements, and current tax returns with W2s. *Fees vary depending on number of applicants and marital status.
- ✓ If you are approved for a Habitat home:
 - You must attend required homeownership educational classes
 - You must work 300 hours of sweat equity; 150 hours must be done before a home is assigned
 - 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 to purchase. 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 help build more homes for other families in the area.