



How Do I Qualify To Buy A Home?

The application process is only open when we have a property and are ready to add that property to our building cycle. Please note that the following are just guidelines for qualification. Documents are to be submitted **only** with an application. For any questions, please contact 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
 - 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:

2018	NUMBER OF PERSONS IN FAMILY							
Household	1	2	3	4	5	6	7	8
Minimum Income	\$27,560	\$29,040	\$32,700	\$36,300	\$39,240	\$42,120	\$45,060	\$47,940
Maximum Income	\$33,900	\$37,750	\$43,600	\$48,400	\$52,300	\$56,150	\$60,505	\$63,900

- ✓ You must provide a non-refundable \$75.00 processing fee and authorization for a credit check and background check. The background check will include verification of employment, verification of any other sources of income, and statements from your current and previous landlords. You must also provide proof of income, current bank statements, and current tax returns with W2s.
- ✓ If you are approved for a Habitat home:
 - You must be willing to attend classes for new homeownership, financial workshop, home safety & security and home repair and maintenance
 - You must work 300 hours of sweat equity; 150 hours must be done a home is assigned to you
 - 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.