

1. How are families selected?  
HFHECP's Board family selection committee selects homeowners from eligible applicants certified by our underwriters, based on their level of need, their willingness to become partners in the program and their ability to repay the no profit, low interest loan. HFHECP is an Equal Opportunity Lender.
2. Do you have a waiting list?  
No, we accept applications within application windows for specific homes as they become available.
3. How much will my mortgage payment be?  
The monthly mortgage payment varies depending on the value of each individual home and the homebuyers income. Currently, the average monthly mortgage payment for new homebuyers is \$600- \$800.
4. How long until I can move into my home?  
The application process can take 1-2 months depending on how quickly applicants complete the required paperwork, but it can take a year or longer from first application to the close on your home, as construction schedules vary and "sweat equity" of 400 hours is required.
5. Must I be employed?  
No, but you must have a steady income and meet the household income minimums. Qualifying income includes but is not limited to child support, alimony, SSA, SSI, retirement and income from your employment.
6. Can single persons apply?  
Our definition of family are people who chose to live together. Married or single people can apply and you don't have to have children to qualify. Just realize you are making a 30 + year financial commitment.
7. Where do you build?  
Currently we are building in Dade City, FL but we would build on eligible property if available within East & Central Pasco County.
8. What size house can I get?  
Your home size will be based on the current needs of your family. We typically build 3/2 homes.
9. Can anyone help me with my sweat equity?  
Yes, friends and family members can help you work up to half of the required sweat equity requirements which are 200 hours.

10. Can I apply if I own a business?

Yes. Your complete income tax records for the previous two years will be evaluated closely to ensure that you meet the income minimum and do not exceed the maximum income for your family size.

11. Do Habitat homeowners own the land as well as the home?

Yes. Habitat holds no ownership to the property once the closing process is complete.

12. Can I reapply if I am denied?

Absolutely. If you are denied from our program, we give you the tools and information necessary regarding what steps should be taken to qualify.

13. Has Habitat ever foreclosed on a house?

Yes, unfortunately, we have. You will purchase your home from us, and we expect you to make timely monthly mortgage payments. If you do not make your payments for two consecutive months or more, Habitat may begin foreclosure. Your payments are important because they help fund homes for future families.