

Homeownership Program FAQ

updated 2/2024

Can anyone apply to be a Habitat homeowner?

Yes. Habitat follows a nondiscriminatory policy of homebuyer selection. Neither race nor religion is a factor.

How are Homebuyers selected to receive Habitat houses?

Homebuyers complete an application and submit it to our office. The application selection committee selects homeowners based on their level of need, their willingness to become partners in the program, and their ability to repay the affordable mortgage.

Are houses free?

No. Habitat builds and sells homes to qualified low-income buyers.

Do you have a waiting list?

No, we open our application windows only for available properties.

How much is the monthly mortgage payment?

Habitat ensures that the mortgage does not exceed 30% of the homeowner's gross monthly income. Mortgage payments are cycled back into the community to help build additional Habitat houses.

How long will it take before I move into my house?

The length of time it takes to complete the program varies and is dependent on how quickly you can meet your requirements. You must attend homeownership classes and complete sweat equity hours. On average, homeowner candidates take one year to complete our program. Some candidates have done it in half that time, and others have taken two or more years. The program prepares homeowner partners to be successful homeowners through classes from budgeting to home maintenance. For the Cove neighborhood, home construction is expected to be complete this year, 2024.

What documents do I need to submit to apply?

There is a list of required verification documents and qualification criteria listed under Homebuyer Qualification Criteria on our website or at our office. All the verification documents that apply to your household must be submitted with the completed application at one time, either dropped off or mailed to the Habitat office (applications will not be accepted via email). Incomplete applications will not be processed. Applicants will be notified of decisions made regarding their application by email or mailed to the address listed in the submitted application. Applications will not be returned to applicants.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Do I have to be employed?

No, but you must have a steady verifiable income and meet the household income qualifications. Qualifying income may include child support, alimony, SSA, SSI, retirement, and income from your employment.

Can a single person apply?

Yes. Married, single, or people choosing to live together may apply, households do not need to include children to qualify.

Can I choose where I want my house to be built?

No. You are applying for a new construction home within The Cove neighborhood in Dade City, Florida.

What size house may I purchase?

You are applying for a 3-bedroom, 2 bath home with a single car garage.

Can I have help with my sweat equity?

Yes, we have a sweat equity requirement of 400 hours per household. Friends and family members **that you recruit** may work with you and contribute up to 200 hours if you choose. Hours can be earned by volunteering on our construction sites, in the Habitat offices and at Habitat's ReStores.

Can I apply if I own a business?

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

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

Yes. Habitat deeds over the land and home structure.

Can I reapply if I am denied?

Absolutely. If you are denied from our program, we provide information and guidance on how to qualify for future application cycles.

Can Habitat for Humanity foreclose on my house?

Homeowners must be able and willing to pay an affordable mortgage. Habitat makes a reasonable effort to ensure that an affordable mortgage does not exceed 30% of the homeowner's gross monthly income. Mortgage payments are cycled back into the community to help build additional Habitat houses. If you do not make your payments Habitat may begin foreclosure.



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