

Do you want to **own** your own **home**?

You may qualify to purchase a Habitat for Humanity house!



You May Qualify!

The Homebuyer Partner Selection Committee looks at three factors when choosing home buyers for participation in the program.



Habitat for Humanity
of East & Central
Pasco County
prohibits
discrimination based
on race color
religion sex disability
familial status and
national origin.

Income Guidelines 2020

updated 4/13/2020

To qualify, you must be within HUD income guidelines below, please contact us for larger household sizes.

	Minimum	Maximum
	Yearly	Yearly
	Income	Income
Number in Household	1 \$23,000	\$39,400
	2 \$23,000	\$45,000
	3 \$23,000	\$50,650
	4 \$23,000	\$56,250
	5 \$23,000	\$60,750
	6 \$23,000	\$65,250
	7 \$23,000	\$69,750
	8 \$23,000	\$74,250



Habitat for Humanity®
of East and Central Pasco County

www.habitatpasco.org 352-567-1444 info@habitatpasco.org

Habitat for Humanity of East & Central Pasco County seeks hard working people that are interested in partnering with us to become homeowners. We are specifically looking for applicants that have a demonstrated need for housing and have the financial ability to own a home, even if they would not qualify for a traditional mortgage. *We do not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.*

Habitat is not a home giveaway program. We partner with families to help them purchase a simple, decent home. Home buyers will have an affordable mortgage. Habitat for Humanity gives families a hand up rather than a handout.

Eligibility: In addition to income requirements, eligibility is determined through a process that assesses the need for housing, an applicant's ability to afford homeownership, and willingness to fulfill all of the requirements related to being a Habitat partner. Some of these requirements include:

Need for Better Housing

Are you living in conditions such as:

- Overcrowded conditions
- Unsafe, unsanitary conditions
- Substandard housing - with a leaky roof, poor heating or lacking proper plumbing
- Paying a very high percentage of your income for rent (more than 30 percent)

Ability to Repay an Affordable Mortgage

- Wage earner(s) must demonstrate a steady source of income for at least 2 years
- Meet necessary income related qualifications that include a sufficient debt to income ratio, etc.
- Have reasonably good credit.
We don't require perfect credit. We consider families who demonstrate the ability to make regular payments on their bills. For the current cycle we are highly considering those with credit scores of **640** or above. If your credit needs work, we work closely with the Tampa Bay CDC for credit counseling services.

Willingness to Partner

- Homebuyer Partners must show a genuine interest in the overall community reinvestment philosophy of Habitat
- We check and verify information about prospective homebuyer partners on their income, current rent, and relationships with landlords, and account status with utility companies and banks.
- We also verify references, run credit and background checks (including criminal history). \$25 cashiers check made out to USDA must be included in your application to cover your credit check.
- Once a homebuyer partner is selected and approved, that applicant must then complete up to 400 sweat equity hours.

Additional Criteria

We currently require our homebuyers to attend the Tampa Bay CDC homebuyer class, this 8-hr HUD certified class is mandatory for all borrowers seeking local, state and federal down payment assistance. This class is open to the public and can be taken before application is made with Habitat, but not required until closing day. Please be advised it must be taken no sooner than 2 years from your home closing day. Please visit the Tampa Bay CDC website to view schedule: <https://tampabaycdc.org/>.

We also require all of our homebuyers to apply with third party financing, such as the USDA 502 program. Down payments (typically covers first year of insurance) for the USDA 502 program are approximately \$800-1000

- **We will notify you by mail** on your status & indicate whether you do or do not qualify for a Habitat home.
- If you meet qualifications, the application is presented to the Family Selection Committee. (Habitat staff reviews your application and living conditions and makes a recommendation to the Family Selection Committee based on the applicant's need for housing, ability to pay, and willingness to partner.)
- The Family Selection Committee decides which families to approve for partnership.
- If you do include all of the following information in your application, your application will be denied. You are able to reapply if you wish

Once you have reviewed our information and have decided that you want to continue, please fill out the attached questionnaire for homeownership and return it to our office. *This questionnaire is the first of several steps in the process of being selected to be a Habitat partner. The selection process may take up to 3 months.* We will review your questionnaire for homeownership, and if it appears that you meet our basic requirements, we will contact you to complete the next steps.

*If you think you qualify, please submit the
**HOME OWNERSHIP PROGRAM
PRE-SCREENING FORM***

***THIS SCREENING FORM IS NOT THE FULL
APPLICATION. It is simply the first step in the
application process.***

The Fair Housing Act declares a national policy of fair housing throughout the United States, making illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, or NATIONAL ORIGIN.



Please complete this form & return to: 37220 Meridian Ave., Dade City, FL 33525.
Sections marked with * must be completed.

Applicant**FIRST NAME*****MIDDLE INITIAL***
If not applicable write N/A**LAST NAME***

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Co-applicant**FIRST NAME*****MIDDLE INITIAL***
If not applicable write N/A**LAST NAME***

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Physical Address**Street Address*****City*****Zip Code***

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Mailing Address**Street Address*****City*****Zip Code***

--	--	--

Contact Information**Home Phone*****Cell Phone*****Email***

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Have you had verifiable and steady income for at least two (2) years? *

___ yes ___ no

Please list you and your co-applicant's credit score *

_____ / _____

You're entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228.

Have you or your co-applicant filed for bankruptcy in the last seven (7) years?*

___ yes ___ no

Have you or your co-applicant had any repossession in the last seven (7) years?*

___ yes ___ no

Have you or your co-applicant had any foreclosures in the last seven (7) years?*

___ yes ___ no

Do you or your co-applicant have accounts in collection (including medical)?*

___ yes ___ no

Do you or your co-applicant have any liens or judgements?* ____ yes ____ no

Do you or your co-applicant own a home now? * ____ yes ____ no

Are you or your co-applicant a veteran or active military?* ____ yes ____ no

Have you or your co-applicant ever been convicted of a crime?* ____ yes ____ no

If yes, list ALL charges and date of charges* _____

If approved, how many people would be living in the Habitat home including you and your co-applicant? *

_____ adults _____ minors

What is you & your co-applicant's total monthly income? Income sources include: Gross Wages, Social Security, Alimony, Child Support, Disability, any Other regular monthly income.

* \$_____.____ Gross Wages

* \$_____.____ Social Security

* \$_____.____ Alimony

* \$_____.____ Child Support

* \$_____.____ Disability

* \$_____.____ Other Please Specify: _____

What is your total monthly debt? Only include: Mortgage Payment(s), Credit Card Payment(s), Alimony/Child Support Payment(s), Student Loan(s), Car Payment(s), Other loans such as: furniture. Do not include: rent, utilities, cell phone, tv, internet.

* \$_____.____ Rent Payments(s)

* \$_____.____ Alimony Payments(s)

* \$_____.____ Child Support Payment(s)

* \$_____.____ Car Payment(s)

* \$_____.____ Credit Card Payment(s)

* \$_____.____ Student Loan Payment(s)

* \$_____.____ Other Loan Payment(s)

Are you & your co-applicant willing to make a commitment to the Habitat program, which requires that homeowner candidates earn sweat-equity hours & attend a series of workshops? * ____ yes ____ no

How did you hear about the Habitat for Humanity Home Ownership Program? *

Which home/neighborhood are you applying for?* _____

By signing, I affirm that the information on this form is true. I understand that providing false information could cause me to be disqualified from the Habitat program. I understand that someone from Habitat for Humanity will contact me with the results from this questionnaire, and that I may be invited to complete a homeowner application.

Applicant

_____ Date: _____

Co-applicant

_____ Date: _____

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**EQUAL HOUSING
OPPORTUNITY**

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