

## 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](mailto: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:

2022	NUMBER OF PERSONS IN HOUSEHOLD							
Household	1	2	3	4	5	6	7	8
<b>Minimum Income</b>	\$36,400	\$41,600	\$46,800	\$52,000	\$56,160	\$60,320	\$64,480	\$68,640
<b>Maximum Income</b>	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500

- ✓ 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. St. Lucie Habitat does not use the credit score to determine eligibility. We look at the current debt owed and your credit history to determine eligibility. Also required may be 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 and will be disclosed at the beginning of each application cycle.
- ✓ 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
  - Cover closing costs to purchase the home - \$5,000 recommended at the time of closing
- ✓ If you meet the sweat equity requirements, payment of processing fee, and partnership requirements, and are selected, 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 monthly income. The house payments will be used by St. Lucie Habitat to help build more homes for other families in the area.