

# HOW TO APPLY

To receive information about Habitat's homeownership program, visit our website [www.charlottecountyhfh.org](http://www.charlottecountyhfh.org). Under the HOMES tab, review the QUALIFICATIONS CHECKLIST, then select HOME INFORMATION MEETINGS, review the available slots and sign up. Advanced registration is mandatory. During this general information meeting, we will review frequently asked questions, qualifications, and how to apply.

Blessing to you and your family  
as you begin a new journey!

## SAFE, DECENT, AFFORDABLE, HOUSING



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This institution is an equal opportunity  
provider and employer.

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## DO YOU DREAM OF OWNING YOUR OWN HOME?

ENDING SUBSTANDARD HOUSING  
IN CHARLOTTE COUNTY  
THROUGH GOD'S LOVE AND DIRECTION  
ONE FAMILY AT A TIME



# DREAMS DO COME TRUE



Charlotte County Habitat for Humanity, a Christian ministry, welcomes all. Our Family Selection is made by a volunteer committee which bases their decisions on need, willingness to partner and ability to pay.

## NEED FOR DECENT HOUSING

- Substandard or structurally unsound or dilapidated housing.
- Cost-burden - where rental payments are 30% or more of your total income.
- Overcrowded and/or living with others.

OVER  
**500**

Charlotte County Families achieved the American Dream of owning their own Habitat home since 1987.

## WILLINGNESS TO PARTNER

- Sweat Equity (300 hours) - This is the time your family puts into partnering with Habitat and the community to construct homes (yours and others).
- Full participation in an honest and timely manner.
- Commitment to a \$1,500 escrow deposit.
- Attendance required in Program Orientation & Budget Counseling, Habitat Homeowner Education and 8 hour HUD class.
- Applicants must live or work in Charlotte County, FL for 12 months, and must be U.S. Citizens or have a Permanent Resident Alien immigration status.



## INCOME CRITERIA

Family Size	Maximum Gross Annual Income
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1 Person	\$36,300
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2 People	\$41,500
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3 People	\$46,700
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4 People	\$51,850
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5 People	\$56,000
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6 People	\$60,150
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## ABILITY TO PAY

Habitat sells houses to qualified buyers

- Proof of two years steady, verifiable income.
- No unsatisfied judgments, charge-offs, liens, repossessions, etc. against you.
- Required to provide all household income.
- Earn a minimum of \$1,900 per month.
- Have not owned a home in the past 3 years.
- Worked or lived in Charlotte County for 1 year.