

**SAFE,
DECENT,
AFFORDABLE,
HOMEOWNERSHIP.**



Charlotte County
Habitat
for Humanity®

HOW TO APPLY

To receive information about Habitat's homeownership program, visit our website www.charlottecountyhfh.org. Under the HOMES tab, review the QUALIFICATIONS CHECKLIST, then complete the PRE-QUALIFICATION FORM.

Habitat for Humanity is not a giveaway program but a partnership where the homeowners are involved in all aspects of the building of their home. Habitat homes are sold at an affordable price to qualified applicants who meet our program criteria, who have been selected by a Selection Committee and who have been approved by our Board of Directors.

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



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Charlotte County Habitat for Humanity, a Christian based organization, partners with low-income families to provide safe, decent, affordable homeownership.



**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
515

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.
- 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.
- Have a clear marital status. Separation is not an acceptable status.



QUALIFICATIONS

www.charlottecountyhfh.org/homes/pre-qualification-form/



Open phone camera and scan to review Qualifications and complete Pre-Qualification Form

ABILITY TO PAY

Habitat sells houses to qualified buyers

- Proof of two years steady, verifiable income.
- Required to provide ALL household income.
- Includes income from Social Security, SSI, child support, and/or employment income.
- No unsatisfied judgments, charge-offs, liens, repossessions, etc. against you.
- Have not owned a home, no bankruptcies and no foreclosures in the past 3 years.