



**Habitat**  
for Humanity®  
Greater Orlando &  
Osceola County

# Homeowner Selection Criteria

## NEED

You will be considered for a Habitat home if your present housing is inadequate and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure: water, electrical or sewage service systems; heating system; or failure to meet city property maintenance standards. Also taken into consideration are the make up and size of your family compared to the number of bedrooms in your home.

The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.

You must currently live or work in Orange County or Osceola County, Florida.

You and your family will be considered if your total income falls within the ranges depicted on the chart below:

FAMILY SIZE	MIN GROSS MONTHLY INCOME	MAX GROSS MONTHLY INCOME
1	2,543	3,038
2	2,543	3,475
3	2,543	3,906
4	2,543	4,338
5	2,543	4,688
6	2,543	5,038
7	2,680	5,381
8	2,680	5,731



EQUAL HOUSING  
OPPORTUNITY

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.

## ABILITY TO PAY

You will be buying your home from Habitat and must demonstrate your ability to pay the monthly mortgage payment. This payment will include the mortgage payment, real estate taxes and insurance, as well as possible association dues. We will help you determine if this payment will jeopardize your ability to meet other financial obligations and expenses. We can also help you develop a budget to determine your eligibility.

The projected housing payment cannot exceed 30% of your gross income. You will need to qualify for the mortgage loan as well as meet our income criteria.

## WILLINGNESS TO PARTNER

If selected, you must complete volunteer work with Habitat Orlando & Osceola before becoming a homeowner. Your assistance in the construction of your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, providing food for volunteers, or working in the Habitat office. Single heads of household will need to complete 200 sweat equity hours; dual heads of household will need to complete 400 hours.

You will be responsible for maintenance of your house when you move into your home.

You will be responsible for repaying the purchase cost of your home in a timely manner.

You must maintain sanitary living conditions in your Habitat house as well as your existing housing.