



# Start Your Homeownership Journey With Habitat!

We believe that everyone deserves a safe place to live, regardless of where they come from, because a stable home is the foundation for a healthy and fulfilling life.

Everyone has the right to live in a community where they feel safe, supported, and valued, no matter their background or circumstances.

Through Shelter, We Empower.

 **Habitat for Humanity**<sup>®</sup>  
of East Polk County



**Need more information?**

For more information please visit us at:  
[Habitateastpolk.org](http://Habitateastpolk.org)

Still have questions?  
Need translation?

Please call (863) 292-2256  
ext.103



# Homeowner Selection Criteria

## NEED

At Habitat East Polk, we are committed to serving families facing the most urgent housing challenges by employing a consistent, thorough approach to assess each applicant's specific needs. The need for housing is determined by evaluating financial factors, such as income level, and physical factors, such as living conditions.

We also assess the size and composition of your household in relation to the number of bedrooms available in your current home. Household income must meet the eligibility guidelines depicted in the chart\*

Family Size	Minimum Gross Monthly Income	Maximum Gross Monthly Income
One	\$3,183	\$3,565
Two	\$3,183	\$4,075
Three	\$3,183	\$4,584
Four	\$3,183	\$5,093
Five	\$3,438	\$5,501
Six	\$3,693	\$5,908
Seven	\$3,947	\$6,316
Eight+	\$4,202	\$6,723

\* income limits are subject to change at any time

## ABILITY TO PAY

You will purchase your home from Habitat for Humanity of East Polk County and must demonstrate your ability to pay the monthly mortgage, taxes, insurance, and possibly association dues. Homebuyers are responsible for closing costs and a 1% down payment (assistance may be available). We will review your credit history, including payment history, current debt, and collections, to look for stability and responsible management of personal finances. Current household expense will be reviewed to ensure you can afford a Habitat mortgage loan.

## WILLINGNESS TO PARTNER

Willingness to partner encompasses several areas including: sweat equity, closing costs, education classes and more. If selected, all applicants must complete designated training, education, and volunteer work known as "sweat equity" before purchasing their Habitat home. We require a minimum of 200 hours of sweat equity per household, with at least 100 of those hours in construction. Sweat equity is an investment in your future and goals.



Habitat for Humanity of East Polk County is committed to creating affordable housing solutions for all individuals, regardless of race, color, religion, sex, handicap, familial status, or national origin. We believe everyone deserves a decent place to live