

Homeownership Program Criteria Overview

Our program has certain requirements for future homeowners to ensure you become a successful first-time homeowner! To qualify, you must:

✓ **Afford a monthly mortgage.**

Our future homeowners need a middle credit score of **650**. They also need to meet the following income requirements to ensure your mortgage stays affordable for you:

Family Size	Min. Gross Monthly Income	Max. Growth Monthly Income
One	\$4,000	\$4,921
Two	\$4,000	\$5,621
Three	\$4,000	\$6,325
Four	\$4,000	\$7,025
Five	\$3,400	\$7,588
Six	\$3,400	\$8,150
Seven	\$3,600	\$8,713
Eight	\$3,600	\$9,275

**Please note that our minimum and maximum income limits are subject to change at any time.*

✓ **Need access to a safe, affordable house.**

Do you live in a home that's overcrowded, temporary, or unsafe (i.e. not maintained by your landlord)? Or is your household paying more than 30% of its monthly income toward housing? If you answered yes to any of these questions, then you meet this criterion.

✓ **Partner with us.**

We want you to feel ready to own your home. Our homeownership classes give you the tools to be a successful homeowner by walking you through basic home maintenance, budgeting, and more.

✓ **Live in Central Florida.**

Our future homeowners must have lived in Orange, Osceola, Lake, Polk, Seminole, Volusia or Brevard counties for at least the last 12 months.



Learn more at
HabitatOrlando.org/criteria

Ready to start your homeownership journey? Turn the page for information on how to apply.

Ready to apply for Habitat Orlando & Osceola's Homeownership Program? Here's how:

Documents Checklist:

- Photo IDs for all household members ages 18 and over (government issued)
- Birth certificates
- Social Security cards
- Four most recent paystubs and end of year paystubs for last two years
- W2s for the last two years
- Tax returns for the last two years (signed)
- Bank statements for the last two months
- Retirement statements for the last quarter (if applicable)

STEP 1

Gather your documents.

You'll need to upload copies of some documents when submitting your official application. **Include copies for everyone who lives in your household.** A full list of required documents is shown to the left.

STEP 2

Pay application fee.

Visit our website to submit the \$50 nonrefundable application fee.

STEP 3

Check your email.

Once you pay your application fee, you'll get an email with the link to the homeownership application and instructions.

STEP 4

Fill out the application, upload all your documents, and submit.

Please allow 4-6 weeks to hear from us about the status of your application.

Have questions or need assistance?

Please call (407) 648-4567 to make an appointment with a Mortgage Services staff member.



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