

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 **630**. 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	\$3,354	\$5,363
Two	\$3,833	\$6,129
Three	\$4,313	\$6,896
Four	\$4,788	\$7,658
Five	\$5,171	\$8,275
Six	\$5,554	\$8,888
Seven	\$5,938	\$9,500
Eight	\$6,321	\$10,113

**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 where we're building.

Our future homeowners must be willing to purchase a home in one of the communities we serve.



Learn more at HabitatOrlando.org/Homeownership

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

Want to purchase a Habitat home?

Here's how to get started:

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

Attend an info session.

We'll go over the features of our homes, the requirements to qualify to purchase one, how to complete an application, and what to expect on your homeownership journey. Sign up at HabitatOrlando.org/Homeownership

STEP 2

Pay application fee.

At the info session, you'll get a link to pay the nonrefundable applicant fee: \$75 for single applicants and \$150 for dual applicants.

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 Homeownership Team staff member.



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