

West Pasco
Habitat for Humanity
Building homes for God's people in need!
PO Box 334, New Port Richey, Florida 33653 (727)-859-9038
www.westpascohabitat.org

Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteers. Our purpose is to build homes with families and sell the homes at *no profit and no interest to families who could otherwise not afford a home*. Please read the following items to see if you have an interest in our ministry *and* if you meet the general guidelines.

- 1) To qualify, you must live in sub-standard housing. For example, no indoor plumbing, poor heating, leaks in roof, overcrowding (three or more to a bedroom), unsafe or unsanitary conditions.
- 2) You need to have lived in our service area (West Pasco County) for at least a year.
- 3) You need to have a minimum steady income of roughly 30% of the median income for your community. For example: For a family of three, \$1,070.00 per month for a family of four, \$1,187.00 per month.
- 4) Your total family income should not be much more than roughly 49% of the median income for your community. For example: For a family of three, \$1,954.17 per month or for a family of four, \$2,175.00 per month.
- 5) With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current landlord(s) and ask you for credit references. We will also need a written recommendation from 2-3 people who know you, and whom we can contact.
- 6) You will be required to provide Habitat with a current credit check with a score (less than 90 days old) when your application is submitted. This report **MUST BE SENT BACK WITH YOUR APPLICATION.**
- 7) If you are approved for a Habitat home, we ask that you be willing to join programs to learn and practice budgeting, home repairs and maintenance.
- 8) If you are chosen for a Habitat home it will be required that you and other adult members (18 years and older) in your household be willing to work 250 "sweat equity" hours per adult household member. Sweat equity hours can be earned by helping with the building on a home or through other activities authorized by Habitat. Some of these hours may be completed before construction on your home begins.
- 9) If approved for a Habitat home, \$500 will be needed for a down payment. You will have some time to save this money before closing, if your family is selected.
- 10) If you are approved for a home and you meet the sweat equity and down payment requirements, then Habitat will sell you the home at cost. We will accrue your taxes and insurance in your Habitat house payment. The mortgage payments will be used by Habitat to build more houses for other people like you. Therefore, we require mortgage payments be made on time.
- 11) You will be asked to sign a General Authorization so we can verify the information you give us.

Credit reports can be obtained from the following: Experian: 888-397-3742 (www.experian.com), TransUnion: 800-916-8800 (www.transunion.com), or Equifax: 800-685-1111 (www.equifax.com).

NOTE: ALL blocks of the application must have information in them!! DO NOT LEAVE ANY BLOCKS BLANK. Write N/A in a block if it is N/A. IF AN APPLICATION IS NOT PROPERLY FILLED OUT IT WILL BE RETURNED TO YOU.

To receive an application, call the office at (727)-859-9038, send an email to habitatman15@hotmail.com, or download from our website at: <http://www.westpascohabitat.org/pdf/application.PDF>. The application process takes about 4 months from the time we receive together, the application and the credit report. We are very willing to help you fill out an application.

West Pasco Habitat for Humanity, Family Selection Committee

Revised: 09/19/2005