HOW TO APPLY

To receive information about Habitat's homeownership program visit our website www.charlottecountyhfh.org and fill out our questionnaire. This will give us some basic information about you and your household. All information we receive is confidential. If you need additional information, you may either attend a Home Information Meeting (dates located on the website) or contact our Family Service Coordinator directly at (941) 639-3162. Blessings to you and your family as you begin a new journey!
Charlotte County Habitat for Humanity, a Christian ministry, welcomes all. Our Family Selection is made by a volunteer committee which bases their decisions on need, willingness to partner and ability to pay.

Willingness to Partner
» Sweat Equity (300 hours) - This is the time your family puts into partnering with Habitat and the community to construct homes (yours and others).
» Full participation in an honest and timely manner.
» Commitment to a $1,000 escrow deposit.
» Attendance required in Program Orientation & Budget Counseling, Habitat Homeowner Education and 8 hour HUD class.
» Applicants must live or work in Charlotte County, FL for 12 months, and must be U.S. Citizens or have a Permanent Resident Alien immigration status.

2019 Income Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Maximum Gross Annual Income</th>
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<tbody>
<tr>
<td>1 Person</td>
<td>$32,100</td>
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<tr>
<td>2 People</td>
<td>$36,700</td>
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<tr>
<td>3 People</td>
<td>$41,300</td>
</tr>
<tr>
<td>4 People</td>
<td>$45,850</td>
</tr>
<tr>
<td>5 People</td>
<td>$49,550</td>
</tr>
<tr>
<td>6 People</td>
<td>$53,200</td>
</tr>
</tbody>
</table>

Need for Decent Housing
» Substandard or structurally unsound or dilapidated housing
» Cost-Burden - where rental payments are 30% or more of your total income.
» Overcrowded and/or living with others

Ability to Pay
Habitat sells houses to qualified buyers.
» Two years verifiable income.
» Workable credit history - no unsatisfied judgments, charge-offs, liens, repossessions, etc.

"This institution is an equal opportunity provider and employer."