



HOMEOWNERSHIP INFORMATION



COMPLETING REQUIRED SWEAT EQUITY HOURS

⌘ REQUIRED SWEAT EQUITY

Sweat Equity is not a simple programmatic requirement, nor is it in any way meant to be a test for partner families to pass or fail. Rather, sweat equity is an exciting cornerstone to the Habitat ministry, designed to meet three important goals:

Partnership – Sweat equity provides meaningful interaction between partner families, sponsors and Habitat volunteers.

Pride in homeownership – Investing sweat-equity hours in their own homes helps families in the construction phase begin the transition to homeownership.

Development of skills and knowledge – On the building site, partner family members should gain a real understanding of the construction of their home and of maintenance issues they will face after occupancy.

A single-adult applicant is required to complete a minimum of 350 hours. A multi-adult (adults 18 and over) family is required to complete a minimum of 450 hours.

- A portion of these hours must be completed before lot assignment
- Homeowners may recruit family and friends to help with these hours*

Sweat equity hours can be obtained by volunteering in the following areas:

- House construction
- Assisting in the Habitat office
- Habitat ReStore

*Recruiting family and friends to help with sweat equity hours:

- 50% of the hours can be completed by friends, family members, and / or co-workers the Homeowner Candidates have recruited to assist.
- Homeowner Candidates are responsible for recruiting and identifying their own volunteers
- Homeowner Candidates and their volunteers must register with the Volunteer Coordinator in advance for volunteer opportunities
- Volunteers under the age of 18 who wish to contribute to the required sweat equity amount for their family should call or email the Volunteer Coordinator at (727) 859-9038 for more information

⌘ NEXT STEPS

Complete the attached Pre-Qualification Form and return it to our office.

**Income Requirements Cannot Exceed
80% of Area Median Income (AMI)***

# in Household	Minimum Yearly Gross Income	Maximum Yearly Gross Income
1	\$13,450	\$33,570
2	\$16,460	\$38,355
3	\$20,780	\$43,140
4	\$25,100	\$47,910
5	\$29,420	\$51,765
6	\$33,740	\$55,605
7	\$38,060	\$59,445
8	\$42,200	\$63,285

* As of April 2018

PRE-QUALIFICATION FORM FOR HOMEOWNERSHIP

This is a pre-screening questionnaire, not a final application for homeownership. This form is to help determine if the Habitat for Humanity program might be right for your household. This form can be mailed or faxed to our office.

4131 Madison Street
New Port Richey, FL 34652
Phone: (727) 859-9038 Fax: (727) 843-9001



We support and provide an equal opportunity to all persons, with no barriers to obtain housing regardless of race, color, religion, sex, handicap, familial status, or national origin.

1. Have you lived or worked in Pasco County for at least 1 year?

Yes No

2. Have you had the same job or verifiable income for 12 months or more?

Yes No

3. Have you ever filed for bankruptcy?

Yes No

If yes, has it been discharged for at least 12 months?

Yes No

4. If approved, how many people would be living in the Habitat home?

5. Please provide the names and ages of those who will be living with you.

6. Habitat's program requires that the homeowner candidate work 350 – 450 volunteer hours and attend a minimum of 16 educational classes. This process can take up to 18 months. Are you willing to make this commitment?

Yes No

7. How did you hear about Habitat for Humanity's program?

8. List your total monthly gross income, including the income from all those 18 and older who will be living in the home. Include income from these sources: Wages (before taxes and deductions), Social Security, alimony, child support, disability, food stamps, and any other regular monthly income.

Type of Income:

Monthly Amount:

9. List your monthly expense amounts, including credit cards, car payments, insurance, child care, loans such as furniture or student loans, or any other debts (do not include utilities).

10. Do you have any collections?

Yes No If yes, are the collections:

Non-Medical \$ _____
 Medical \$ _____

11. Are you on the sexual predator list or have you had a drug trafficking conviction in the last 3 years?

Yes No

By my signature, I affirm that the information on this form is true. I understand that providing false information could cause me to be disqualified from the Habitat program. I understand that someone from Habitat for Humanity will contact me with the results from this questionnaire, and that I may be invited to complete a homeowner application.

Signature

Date: ____/____/____

Printed name (first, middle initial, last)

Address, City and Zip Code

Homeowner Services Information Booklet Revised: 06/22/2018

Daytime phone number

Email