



**Venice, Osprey, Laurel,  
Nokomis, Englewood and North Port**

*Looking for an  
Opportunity to Buy  
a Safe, Affordable  
Home?*

# FAMILY SELECTION GUIDELINES

*Qualified applicants who will purchase homes from Habitat for Humanity South Sarasota County, Inc. are chosen by the Family Selection Committee using the enclosed guidelines. They do not discriminate on the basis of race, color, religion, sex, handicap, familial status or national origin.*

**Habitat for Humanity South Sarasota County, Inc. works in partnership with God's people in need to provide affordable, safe and decent housing**



## Habitat's Guidelines for Selection

HFH will look at three distinct areas of selection criteria when reviewing potential partners.

- Your family's actual housing need.
- Your current income and ability to pay for a Habitat house.
- Your willingness to participate as a partner with Habitat.

## HFH South Sarasota County Annual 2011 Income Limits

Due to the costs involved in purchasing a Habitat Home there are upper and lower income limits to qualify for the program.

<u>Family Size</u>	<u>Min.</u>	<u>Max</u>
One	\$12,960	\$34,550
Two	\$14,790	\$39,450
Three	\$16,650	\$44,400
Four	\$18,480	\$49,300
Five	\$19,980	\$53,250
Six	\$21,450	\$57,200



South Sarasota County, Inc.

### Inquiry

If interested, please fill out the pre-application on our website. [www.habitatsouthsarasota.org](http://www.habitatsouthsarasota.org), click on the "Get a House" tab.

If you do not have access to a computer, please call Beverly MacCallum at the Habitat office. 941-493-6606



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Venice FL 34293  
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 Venice FL 34293  
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# Family Selection Guidelines

## HOW CAN I QUALIFY?

To be eligible for a Habitat house with Habitat South Sarasota County, Inc. the applicant must be a citizen of the United States or a legal permanent resident.

The applicant must currently live or work in South Sarasota County (Osprey, Laurel, Nokomis, Venice, North Port or the Sarasota County portion of Englewood).

In addition the applicant must:

- Perform 300 hours of “sweat equity”
- Attend an eight hour homebuyers workshop and save \$2150.00
- Meet certain income guidelines
- Be unable to obtain conventional home financing
- Have no unsatisfied judgments or liens
- Be willing to accept the house which HFHSSC assigns. We do our best to assign the area of South Sarasota County the partner family requests, but the actual house assignment depends on the build schedule and what is available at the time of assignment.
- Have a current housing need. Current housing is unsafe, unsanitary, over crowded, poorly maintained, etc.

## WHAT IS SWEAT EQUITY AND HOW MANY HOURS MUST I CONTRIBUTE?

Partner families must contribute 300 hours of work to further the Habitat program. This work may include painting, help with construction and working at the Habitat office or ReStore.

## HOW LONG DOES IT TAKE?

Applying for a Habitat home is a thorough and detailed process. It depends upon how long it takes the families to complete the requirements and upon the construction schedule. The average family takes approximately nine to twelve months to meet all the requirements for home ownership.

## WHAT ELSE IS EXPECTED?

1. Partner families will be required to attend Habitat budgeting classes on owning, budgeting and caring for a home.
2. Partners will be expected to keep homes and yards well maintained.
3. Partner families will be responsible for the care of their homes including ongoing maintenance and upkeep.

**To become a Habitat Homeowner, you and your family will need to fulfill the following savings and sweat equity schedule:**

	<u>Minimum Savings</u>	<u>Minimum Hours</u>
Within 30 Days	\$ 75.00	20 Hours
Three Months	\$ 300.00	65 Hours
Five Months	\$ 600.00	110 Hours
Seven Months	\$ 900.00	155 Hours
Nine Months	\$1200.00	200 Hours
Eleven Months	\$1500.00	250 Hours
One month prior to homeownership	\$ 2150.00	300 Hours

It is necessary that all sweat equity and savings requirements are met before the family can close on the mortgage.

## HOW ARE FAMILIES RECOMMENDED?

Recommending families for partnership is the responsibility of the Family Selection Committee. The committee is responsible for evaluating an applicant’s actual need for a Habitat home, ability to make timely monthly mortgage payments, ability to pay other expenses of homeownership, and willingness to participate as a Habitat partner. This evaluation will include, but is not limited to, a review of the applicant’s credit, a home visit or visits with the applicant family, a criminal background check and a check of the sex offender registry. After gathering and evaluating all pertinent information, the committee decides if a recommendation for partnership can be made to the Board of Directors.

## I’M A PARTNER – NOW WHAT?

The Family Support Committee helps the newly selected partner family through the stages of the partnership process. Family adults will be required to attend a series of classes with topics such as money management, health care, home care, and maintenance. The Family Support Committee will assign a volunteer member as a mentor to each family. The mentor answers questions, helps the family solve problems, assists with development of a family budget, and oversees the overall partnership process.