



## **How Big is a Habitat House and How Much Does it Cost to Build One?**

**In Citrus County it costs an average of \$75,000\* to build one house. The typical three bedroom house has 1,173\* square feet of finished living area. These houses do not have garages or carports. They are affordable to low-income families because there is no interest charged on the mortgage. The mortgages are financed over 30 years. Most families are also eligible for SHIP assistance to reduce the mortgaged amount of the home.**

*\*Based on family size and house size.*



Habitat for Humanity of Citrus County is an ecumenical Christian housing ministry working to eliminate poverty housing in Citrus County by providing simple, decent, affordable housing to those who have a need, ability to pay and willingness to partner.

**Building Lives...**

**Building Hope...**

**Building Homes...**

## ***Everything***

You've Ever Wanted To Know about.....

## **How To Own A Habitat Home**



**"Sweat Equity"  
Builds Foundation of Houses and Hope**

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for  
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## Need

- You will be considered for a Habitat home if your present housing is not adequate. Present housing must be either unsafe, overcrowded or sub-standard (roof leaks, plumbing problems, etc.)
- We also consider the number, the ages and the sex of those who will be living in the home compared to the number of bedrooms in your present home.
- How much money you spend on housing is considered when determining need. You will be required to discuss your financial situation openly and fully with a Habitat Interviewer.
- You and your family will be considered if your total yearly income falls within the following guidelines:

### FAMILY ANNUAL INCOME

Family Size	Minimum Income	Maximum Income
1	\$10,000	\$20,000
2	\$11,400	\$22,800
3	\$12,850	\$25,700
4	\$14,250	\$28,500
5	\$15,400	\$30,800
6	\$16,550	\$33,100
7	\$17,700	\$35,400
8	\$18,850	\$37,700

## Ability to Pay

You must have a permanent, sufficient income from a reliable source (s), and the ability to make monthly payments.

Perfect credit is not necessary. However, an established and consistent record of payments is required.

Your overall debt will be examined, and we will help you determine if this payment will keep you from paying your other family expenses.



Listed in this brochure are the basic guidelines followed in qualifying families who obtain housing with Habitat for Humanity of Citrus County.

You must be a resident of Citrus County for at least one year, and a legal resident of the United States for at least one year.

The selection of families who purchase homes from HFHCC will be done by the Family Selection Committee in a way that does not discriminate on the basis of race, sex, age, handicap, religion, national origin, marital status, or because some or all of an applicant's income is derived from public assistance programs.

## Willingness to Partner

- Able and willing to put in the required 500 "partnership hours" per family as "sweat equity," by working along with other volunteers.
- Able and willing to attend Family Partner Classes which will teach the basic concepts of Habitat, budget, home repair and maintenance, life skills, and being a good neighbor.
- Able and willing to make the required \$2,000 deposit.
- Able and willing to meet all contractual agreements made with Habitat for Humanity of Citrus County.
- Must maintain SHIP/HUD annual income guidelines through closing.

HFHCC partners with the Citrus County Board of County Commissioners for funding by the State of Florida SHIP program for all of our homes.

This program is **NOT** a "quick fix" for housing problems. It takes an average of 1.5 to 2 years to complete.

This brochure was revised November 2011.