



### Pre-Selection Sheet for Qualifying as a Potential Homeowner

Alachua Habitat for Humanity is actively seeking homeowners. Habitat mortgages carry no interest; you pay back only the principal; and are required to help build the homes of others, and then your own home. Please read the following statement, to see if you qualify:

1. You must have been an Alachua resident for a year or more, and be willing to show verification.
2. You must not own a home. Applicant and co-applicant must attend a HOO.
3. Your current housing must be considered unsafe, inadequate to your family’s needs, be overcrowded, be temporary housing, or in a high crime area.
4. Your debt/income ratio must be below 43%. This is calculated by totaling all of your monthly bills, and dividing by your total income.
5. You must **NOT** have filed for bankruptcy within the past seven (7) years.
6. You must have been employed consistently for the past year or receiving a source of stable monthly income.
7. You must be willing to give permission for Habitat to run credit, criminal and sexual background checks.
8. Willing to give 100 hours of community service, 100 hours to help build the homes of others and work every Saturday (200 hours) while your house is being built.
9. It is **required** that your family’s total **GROSS** monthly income fall between the following amounts, according to the size of your family. You may count income from: wages, social security (SSI, Disability, or Pension), child support, and Veteran pension.

		<u>Minimum allowed income – Maximum allowed income</u>	
Family Size:	1	\$1,492	- \$2,979
Family Size:	2	\$1,728	- \$3,404
Family Size:	3	\$2,035	- \$3,829
Family Size:	4	\$2,340	- \$4,254
Family Size:	5	\$2,621	- \$4,596
Family Size:	6	\$2,901	- \$4,938

If you do not meet all of the above pre-screening statements 1-9, or if the income for your family size does not fall between the minimum and maximum numbers, you are NOT eligible for a Habitat home at this time. It is required that all parties on housing application attend Home Owner Orientation (HOO). Please refer to the HOO schedule. No need to register or submit any documentation at the orientation. Contact Kristine Thompson at 352-363-6496 or email [ktompson@alacuchahabitat.org](mailto:ktompson@alacuchahabitat.org) with any questions or concerns.

**Alachua Habitat for Humanity does not discriminate on the basis of race, creed, color, religion, age, marital status, national origin, handicap or sexual orientation.**

