



**Learn more  
online!**

For more information  
please visit us online at:  
[AffordableHomesOrlando.org](http://AffordableHomesOrlando.org)

Have questions? Need  
assistance?

Please call (407) 648-4567  
to make an appointment.

# Buy your first home with Habitat!

No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures.

Through shelter, we empower.

**At Habitat for Humanity Greater Orlando & Osceola County, this is what unites us.**

Our shared vision is a world where everyone has a decent place to live. And every single one of us deserves the opportunity for a better future.



# Homeowner Selection Criteria

## NEED

You will be considered for a Habitat Orlando & Osceola home if your present housing is inadequate or if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure; or failure to meet city property maintenance standards. Also taken into consideration are the make up and size of your family compared to the number of bedrooms in your home.

The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat Orlando & Osceola interviewer.

You must have established residency over the last 12 consecutive months in Orange, Osceola, Lake, Polk Seminole, Volusia or Brevard Counties.

You and your family will be considered if your total income falls within the ranges depicted on the chart below\*:

Family Size	Minimum Gross Monthly Income	Maximum Gross Monthly Income
One	\$4,600	\$6,150
Two	\$4,000	\$7,030
Three	\$4,000	\$7,910
Four	\$4,000	\$8,780
Five	\$4,000	\$9,490
Six	\$4,000	\$10,190
Seven	\$4,300	\$10,890
Eight	\$4,300	\$11,590

*\*Please note that our minimum and maximum income limits are subject to change at any time.*

## ABILITY TO PAY

You will be buying your home from Habitat Orlando & Osceola and must demonstrate your ability to pay the monthly mortgage payment to a partner lender. The payment will include the mortgage payment, real estate taxes, insurance, and possibly association dues. We will help you determine if this payment will jeopardize your ability to meet other financial obligations and expenses.

Your credit history must reflect a middle credit score of **650**, verified on a tri-merge credit report. If there are no scores, documentation from three credit references will be required.

Total debts including projected housing payment cannot exceed **47%** of your gross income. You will need to qualify for the mortgage loan and meet our income criteria.

## WILLINGNESS TO PARTNER

If selected, all applicants must complete designated volunteer work, called "sweat equity" hours, with Habitat Orlando & Osceola before becoming a homeowner. Your sweat equity is assistance in the construction of your home and the homes of others and may include clearing the lot, painting, helping with construction, providing food for volunteers, or working in the Habitat office.

You will be responsible for maintenance of your house when you move into your home.

You will be responsible for repaying the purchase cost of your home in a timely manner.

*Before Habitat Orlando & Osceola, Anna and her children shared a one-bedroom apartment with an ever-increasing rent. The family now has a home of their own.*



Habitat for Humanity Greater Orlando & Osceola County builds homes, revitalizes neighborhoods, strengthens communities and changes lives as we work to provide affordable housing and improve shelter conditions for families in need.



4116 Silver Star Road  
Orlando, FL 32808  
(407) 648-4567

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Habitat for Humanity Greater Orlando & Osceola County provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.