



every family has a story.

"I had been renting, but the house was in foreclosure so I had to leave. I didn't want to keep renting. Some friends told me about Habitat for Humanity. *Habitat is here to help you.* I worked on my house. I would do my hours with Habitat during the day and work all night. I lost a lot of sleep during that time. I always dreamed that I could have a house, that my kids would have a house. I was living in Puerto Rico and I never had a home. My kids now have a place to call home. This is the perfect opportunity to have your own house and your dreams come true."

- **Viviana**

"I've been renting for almost 10 years with my three children. It's really hard when you're renting because kids want to paint and decorate and they want to do their own thing. I tried to go through mortgage lenders; I have a good stable job, but I kept getting denied because my household income wasn't enough for a mortgage and three kids. Several friends asked, 'Why don't you go to Habitat?'"

"I love Habitat! It is a wonderful program and has a ton to offer. It gives you education on how to take care of your home, on security and how to manage your money. It's not a hand out, it's a hand up. *They are there to help you.* I worked in the thrift store, and cleaned the office and painted a home they were working on. It was one of the best decisions I've made for my life. I couldn't ask for anything better."

- **Misty**



everyone deserves to have a decent life.

Want to Learn More?

Contact Habitat at (239) 652-HOME (4663)

Visit us online at

www.habitat4humanity.org

On Facebook: [habitatforhumanityleecounty](https://www.facebook.com/habitatforhumanityleecounty)

On Twitter: [@HfHLeeHendry](https://twitter.com/HfHLeeHendry)

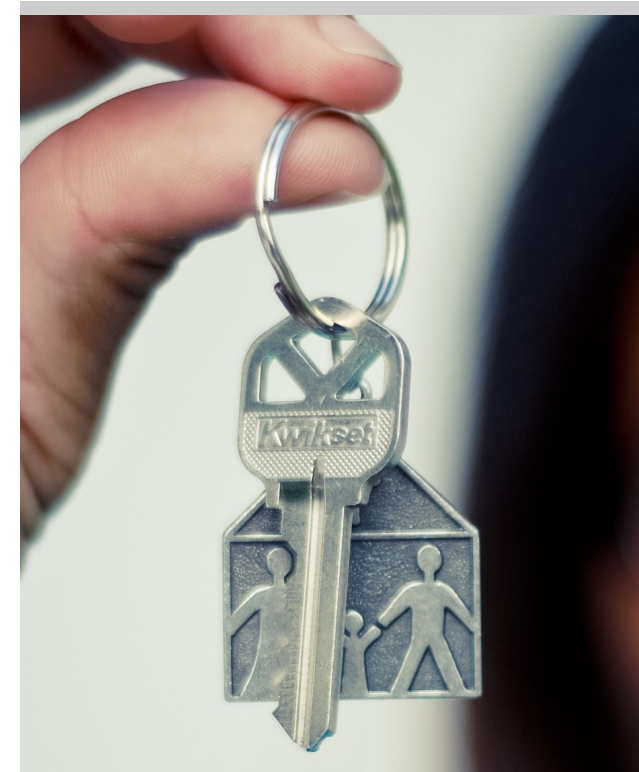


which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in



How to Become a Habitat Homeowner



every one

deserves a decent and affordable place to call home.

everyone needs a foundation to build a future.

Through the use of volunteer labor and donations of money and materials, homes are sold to the homeowners with an affordable mortgage, making homeownership a reality.

Do you qualify to become a Habitat Homeowner?

BASIC REQUIREMENTS

- Attended a Homeowner Information meeting within the past 6 months.
- You must have lived or worked in Lee or Hendry County for the past 12 months.
- You must be a US Citizen or Permanent Resident.
- If married, you must apply with your spouse.
- You must wait 3 years after foreclosure or bankruptcy has been finalized.
- Have two years of verifiable income.

Families are selected based on the following 3 criteria:

1. Need:

- You do not already own a home.
- You are currently living in substandard housing which would include any of the following conditions:
 - * Home is in poor physical condition
 - * Home is overcrowded
 - * Rent is subsidized
 - * Rent is more than 30% of income



- Your household gross income is below 80% of the area median income:

Family Size	Lee Co. Max	Hendry Co. Max
1	\$35,700	\$29,200
2	\$40,800	\$33,400
3	\$45,900	\$37,550
4	\$50,950	\$41,700
5	\$55,050	\$45,050
6	\$59,150	\$48,400

Note: Income information subject to change.

2. Ability to Pay:

- You do not have any judgements or liens against you
- You do not have excessive debt or multiple accounts in collection
- You have verifiable income to qualify for a mortgage loan

3. Willingness to partner with Habitat:

- Contribute 300 hours of "sweat equity"
- Attend Habitat homeowner workshops
- Pay \$1,700 toward closing costs
- Meet with a Habitat housing advisor

To see if you qualify:

- Submit a **Pre-Application** along with all of the following :
 - * Current Home Selection Form
 - * \$20 Credit Report Fee
 - * Proof of income (30 days pay stubs or other sources)
 - * Bank statements (30 days)
 - * Copy of Photo ID for all adults in household
- To: Habitat for Humanity
Family Services
1288 N. Tamiami Trail
N. Ft. Myers, FL 33903

- Attend a **Homeowner Information Meeting**, this one hour session explains the application process, additional requirements that must be met and answer any questions you may have, check our website for monthly schedules or give us a call.

Mission:

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.