



to apply for a home, you must meet the following criteria

- **You must have a need for adequate housing.**
 - **Overcrowded conditions**
 - **Unsafe or unsanitary conditions**
 - **Cost burdened**
- **You must have lived and/or worked in our service area for a minimum of one year.**
 - **Our service area is all West Pasco, west of the Suncoast Parkway**
- **You must have at least one year of steady, verifiable income that is expected to continue.**
- **You must have reasonably good credit.**
- **You must have an ability to pay a mortgage.**
- **You must be willing to partner with Habitat.**
 - **Complete Sweat-equity**
 - **Complete Home Ownership Program Courses**

NEED FOR ADEQUATE HOUSING

Are you living in overcrowded, unsafe or unsanitary conditions? Do you have a leaking roof or poor heating/cooling systems? Are you paying more than 30% of your gross monthly income on rent? Are you homeless? If you answered yes to any of these you may have a need for adequate housing.

ABILITY TO PAY

West Pasco Habitat for Humanity is a low-income housing lender. Qualified applicants must demonstrate an ability to pay a mortgage. The chart below identifies the minimum and maximum income to qualify - per family size. Income guidelines are subject to change annually based on the US Department of Housing and Urban Development (HUD). These figures include all sources of income such as: Wages, Business Income, Military Income, Income on Investments, Social Security Income, Non-taxable Income, Child Support & Alimony etc. All income sources must be verifiable and expected to last a minimum of three years.

# In Household	Minimum Gross Annual Income	Maximum Gross Annual Income
1	\$12,600.00	\$33,500.00
2	\$16,240.00	\$38,300.00
3	\$20,420.00	\$43,100.00
4	\$24,600.00	\$47,850.00
5	\$28,780.00	\$51,700.00
6	\$32,960.00	\$55,550.00
7	\$37,100.00	\$59,350.00
8	\$39,500.00	\$63,200.00

Qualified applicants must also demonstrate that they pay their bills and debts on time. Applicants must not have filed bankruptcy, have had any foreclosures or repossession within the last 7 years. Additionally, all accounts in collection (except medical) must be satisfied or paid. This would include but is not limited to: accounts with cell phone providers, cable & internet providers, utilities, credit cards etc.

WILLINGNESS TO PARTNER

*Willingness to Partner is defined as the sum of all interactions between the Partner Family and the West Pasco Habitat for Humanity. Habitat homeowners must be active participants in building a better home and future for themselves and their families. **Every Habitat home is an investment.** For us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities.*

- *Partner Families will be required to complete "Sweat-equity" (volunteer work) in the construction of their home and/or another family's home.*
- *Partner Families will be required to attend workshops related to financial wellness, budgeting & home maintenance and repairs.*
- *Partner Families will be required to make monthly payments to Habitat, to hold in Escrow, for their down-payment and closing costs.*



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



**West Pasco Habitat for Humanity, Inc.
Home Ownership Program
Pre-screening Form**

Please complete this form and mail to; Attention Family Services: 4131 Madison Street, New Port Richey, FL 34652. Sections marked with * must be complete.

Applicant

FIRST NAME*

MIDDLE INITIAL*

LAST NAME*

If not applicable write N/A

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Co-applicant

FIRST NAME*

MIDDLE INITIAL*

LAST NAME*

If not applicable write N/A

--	--	--

Physical Address

Street Address*

City*

Zip Code*

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Mailing Address

Street Address*

City*

Zip Code*

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Contact Information

Home Phone*

Cell Phone*

Email*

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Have you lived or worked in West Pasco for at least one (1) year? * ___ yes ___ no

Have you had verifiable and steady income for at least one (1) year? * ___ yes ___ no

Have you or your co-applicant filed for bankruptcy in the last seven (7) years?

*** ___ yes ___ no**

Have you or your co-applicant had any repossession in the last seven (7) years?

*** ___ yes ___ no**



Have you or your co-applicant had any foreclosures in the last seven (7) years?

*** ___ yes ___ no**

Do you or your co-applicant have accounts in collection? * ___ yes ___ no (do not include medical)

If approved, how many people would be living in the Habitat home including you and your co-applicant? * ___ adults ___ minors

What is you and your co-applicant's total monthly income? Income sources include: Gross Wages, Social Security, Alimony, Child Support, Disability, any Other regular monthly income.

*** \$_____ ._____ Gross Wages**

*** \$_____ ._____ Social Security**

*** \$_____ ._____ Alimony**

*** \$_____ ._____ Child Support**

*** \$_____ ._____ Disability**

*** \$_____ ._____ Other Please Specify: _____**

What is your total monthly debt? Only include: Mortgage Payment(s), Credit Card Payment(s), Alimony/Child Support Payment(s), Student Loan(s), Car Payment(s), Other loans such as: furniture. Do not include: rent, utilities, cell phone, tv, internet.

*** \$_____ ._____ Mortgage Payments(s)**

*** \$_____ ._____ Alimony Payments(s)**

*** \$_____ ._____ Child Support Payment(s)**

*** \$_____ ._____ Car Payment(s)**

*** \$_____ ._____ Credit Card Payment(s)**

*** \$_____ ._____ Student Loan Payment(s)**

*** \$_____ ._____ Other Loan Payment(s)**



Are you willing to make a commitment to the Habitat program, which requires that homeowner candidates earn sweat-equity hours and attend a series of workshops?

* ___ yes ___ no

How did you hear about the West Pasco Habitat for Humanity Home Ownership Program? *

By signing, I affirm that the information on this form is true. I understand that providing false information could cause me to be disqualified from the Habitat program. I understand that someone from West Pasco Habitat for Humanity will contact me with the results from this questionnaire, and that I may be invited to complete a homeowner application.

Applicant

_____ Date: _____

Co-applicant

_____ Date: _____