



PRE-QUALIFICATION APPLICATION PROCESS

There are various steps in the process of applying to become a family partner of Habitat for Humanity. Please go over all the following steps and answer the questions, if you meet all of the requirements for pre-qualification, please submit the completed form to our office. You and any co-applicant applying must meet **all** the pre-qualifications requirements to be considered as an applicant.

REQUIREMENT # 1

My/Our income falls between the minimum and maximum yearly income based on the number of household members. (Child support and SS benefits may be included in your income if you will not lose those benefits in the next two years. **Food stamps are NOT considered income**).

HOUSEHOLD SIZE	MINIMUM YEARLY INCOME	MAXIMUM YEARLY INCOME
1	\$13,920	\$37,120
2	\$15,900	\$42,400
3	\$17,910	\$47,760
4	\$19,891	\$53,040
5	\$21,480	\$57,283
6	\$23,070	\$61,520
7	\$24,660	\$65,760
8	\$26,250	\$70,000

REQUIREMENT # 2

I/We owe less than 50% of my monthly debt versus gross income.

Example: Your housing living cost for a Habitat home would be approximately \$500 for a 3-bedroom home. If you pay another \$500 per month on credit cards and a car payment your total debt would be \$1000. If your gross income per month is \$2400, your total debt-to-income ratio is 42% (\$1000 divided by \$2400). This is an acceptable debt to income ratio because it is below 50% of your total gross monthly income.

REQUIREMENT # 3

I/We have not declared bankruptcy in the last 3 years nor have I/we declared bankruptcy more than once in the last 20 years.

REQUIREMENT # 4

I/We pay rent on time (Habitat for Humanity of Okaloosa will verify this.)

REQUIREMENT # 5

I/We will partner with Habitat and put in 300 hours of "sweat equity" per adult; first, working in other families' homes, then building my own home and working in the ReStore. I/We will also attend budget classes and workshops.

REQUIREMENT # 6

I/We have a need for housing due to:

- Overcrowding
- Poorly maintained or substandard conditions; I have requested repairs from landlord but they have not been fixed.
- I/We do not have a place of my own; live with family or friends.
- I/We currently receive assistance from Public Housing, Section 8, or HUD.
- I/We can no longer afford the increase in rent.

REQUIREMENT # 7

I/We have lived or worked in Okaloosa County for at least one year prior to applying.

REQUIREMENT # 8

I/We are not registered sex offenders.

REQUIREMENT # 10

I/We are US Citizens. If you are Resident Alien you must provide a copy of your green card, "Permanent Resident Alien" card.

The above listed requirements are for pre-qualifications only. If you meet all of the listed requirements, please fill out the information listed below and mail to *Okaloosa Habitat for Humanity; 99 Eglin Parkway, Suite 11; Fort Walton Beach, FL 32548*. A Habitat associate will contact you for an appointment to continue your application process.

Name _____

Home Phone _____ Cell Phone _____

Address _____

City _____ State _____ ZIP _____

Annual Income _____ # in Your Household _____

Employer _____

Internal Use Only

Date Received _____ Appt. _____ Application Status _____