Homeownership Program Orientation

Habitat for Humanity® of the Nature Coast

Fulfilling dreams through building hope, wellness, and community.

Habitat for Humanity of the Nature Coast
PO Box 1041, Crystal River, FL 34423

EQUAL HOUSING OPPORTUNITY

352-563-2744
www.habitatnatco.org

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Who We Are

Habitat for Humanity of the Nature Coast is a nonprofit, faith-based housing ministry serving Citrus County - and now Levy County - since 1993, helping nearly 300 families achieve affordable homeownership.

How We Do It

"A hand-up, not a hand-out."

Our innovative approach empowers families by making homeownership a reality, requiring them to contribute sweat equity by building homes alongside community volunteers.

Why become a homeowner?

- **Security:** A safe, healthy home provides stability and security, giving families the foundation they need to build a better future.
- **Affordability:** We partner with Habitat families to ensure their mortgage payments are affordable, giving them the opportunity to thrive.
- **Legacy:** A home is more than just a place to live. It's an investment that can benefit generations to come. Habitat families are building both an asset and a lasting legacy.

Benefits of a Habitat Home:

Stable Housing Costs - Affordable, predictable mortgage payments.

Building Equity - Investing in your future with every payment.

Safe & Secure Living – A stable home environment for your family.

Stronger Communities- Homeownership fosters neighborhood pride and connections.

Generational Impact - A home can be a lasting asset for future generations.

Personal Freedom – The ability to customize and make your home your own.

What it means to be a homeowner:

Financial Commitment - Making monthly mortgage payments on time.

Home Maintenance - Keeping the home in good condition through regular upkeep and repairs.

Property Care - Maintaining the yard and exterior to uphold community standards.

Community Involvement - Being a responsible neighbor and contributing to a thriving community.

Long-Term Investment - Building equity and creating stability for the future.

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How Do I Qualify?

You may be eligible for a Habitat for Humanity of the Nature Coast home if you are currently residing or working in Citrus or Levy County for a minimum of one year and meet the following three requirements:

Ability to Pay: Borrower/Co-Borrower

One year of verifiable income is required.

$2,000 in closing costs, which can be paid in monthly installments.

Manageable debt - No excessive debt or multiple accounts in collections.

No judgments or liens against you.

On-time payments - When your credit report is reviewed, Habitat looks for at least three tradelines (credit card minimum payments, car loan, personal loan, etc.) If you do not have three active tradelines, on-time household expenses (rent, electric, etc.) may be considered as alternate credit history.

Ability to Pay:

- **Meet the income guidelines** based on household size.

Income must be:

- Verifiable
- Reliable
- Likely to continue for at least three years
- **Accepted sources of income include:**
- Employment income
- Disability income
- Child support
- Social Security (SS & SSI)
- Pension & retirement income
- Self-employment income (with proper documentation)

Income calculations are based on gross income.

ANNUAL GROSS INCOME ELIGIBILITY GUIDELINES FOR CONSIDERATION OF HFHNatCo PARTNERSHIP FOR HOMEOWNERSHIP:

2026 (05/01/2026) HFHNatCo INCOME LIMIT AREA CITRUS COUNTY

Family Size	Minimum Income	Maximum Income
1	$26,000	$44,700
2	$26,000	$51,100
3	$26,000	$57,500
4	$26,000	$63,850
5	$30,000	$69,000
6	$35,000	$74,100
7	$40,000	$79,200
8	$45,000	$84,300

Subject to change without notice.

ANNUAL GROSS INCOME ELIGIBILITY GUIDELINES FOR CONSIDERATION OF HFHNATCO PARTNERSHIP FOR HOMEOWNERSHIP:

2026 (05/01/2026) HFHNATCO INCOME LIMIT AREA LEVY COUNTY

FAMILY SIZE	MINIMUM INCOME	MAXIMUM INCOME
1	$ 26,000.00	$ 43,850.00
2	$ 26,000.00	$ 50,100.00
3	$ 26,000.00	$ 56,350.00
4	$ 26,000.00	$ 62,600.00
5	$ 30,000.00	$ 67,650.00
6	$ 35,000.00	$ 72,650.00
7	$ 40,000.00	$ 77,650.00
8	$ 45,000.00	$ 82,650.00

Equal Employment Opportunity

Every Habitat homeowner receives a home mortgage tailored to fit their income, ensuring affordability.

30% **Gross monthly income** = **Affordable mortgage payment**

(principal, interest, property taxes, homeowner insurance)

43% **Gross monthly income** = **Affordable mortgage**

+

Monthly loan payments

(credit cards, installment loans, etc.)

Need:

- **First-time homebuyer -** You have not owned a home in the past three years.
- **Currently living in substandard housing,** which may include:
  - Poor physical condition or unsafe living environment
  - Overcrowded living space
  - Reliance on subsidized housing
  - Rent exceeding 35% of gross monthly income

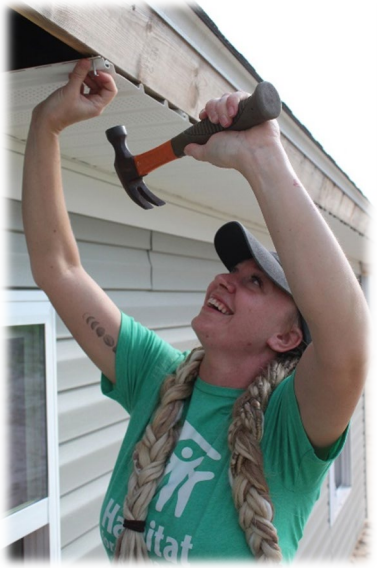
Willingness to Partner with Habitat:

You must be willing to fulfill all contractual agreements made with Habitat for Humanity of the Nature Coast and meet background check requirements.

- No history of sexual or violent crimes.
- Drug-related convictions must be at least five years old with no additional charges since.

Willingness to Partner:

“Sweat equity" refers to the volunteer hours you must complete before moving into your home.



Willingness to Partner:

- Applicants must complete **sweat equity hours**.
- Sweat equity hours can be earned through **construction** work, volunteering at **ReStore** locations, participating in special events, and attending mandatory homeowner **education classes**.
- Friends and family may contribute to the remaining sweat equity hours after completing the volunteer vetting process.
- As partner families volunteer, many core volunteers will donate hours to Habitat households, lessening the burden of time for future homeowners.
- **Levy County applicants**: Sweat equity opportunities will be available through Habitat construction as building begins. Additional approved sweat equity options may be identified within the community as partnerships are finalized.

Sweat Equity: The Kids Can Help, Too!

Children of partner families can earn sweat equity hours by achieving an **A** on their report card each quarter.

Children over 16 may volunteer at the ReStores.
Children over 18 may volunteer at the construction site.

Completing the Habitat Homeownership Application:

Please note:

- **Married applicants:** If you are legally married, you must apply with your spouse, even if your spouse has no income or does not currently reside with you.

- **Married but separated applicants:** If you are married and separated and wish to apply without your spouse, you must provide documentation showing that a divorce has been filed. The divorce must be finalized prior to closing on the home, in accordance with Florida law.

- Habitat assigns home size and bedroom configuration based on household composition and occupancy standards. Children of opposite genders will not be required to share a bedroom if their age difference exceeds five years.

Completing the Habitat Homeownership Application:

It is important to carefully review the application materials and follow all instructions provided during the online orientation and application process. Applications are reviewed in stages, and required documentation will be requested directly by Habitat after your application is submitted.

Please be prepared to submit **recent paystubs, other income documentation, and bank statements** via email when requested to allow for timely review. If income eligibility is confirmed, additional documentation may be requested to complete the full eligibility review. Incomplete or unresponsive applications will not be considered.

To ensure you receive all correspondence from our office, please add **daniellet@habitatnatco.org** to your email contacts and regularly check your email, including spam or junk folders.

A **nonrefundable credit report fee** is required per applicant. Payment instructions and the required amount will be provided during the application review process.

Path to Homeownership:

Applications are accepted at the administrative office or can be submitted online.

Complete Orientation → Submit Homeownership Application → Application Processing & Background Checks

Home Evaluation Survey → Final Review - Selection Committee and Board of Directors Approval → Sign Habitat Partnership Agreement/Letter of Intent

Work Sweat Equity Attend Homeowner Classes → Lot Selection & Purchase Contract (Pay Closing Cost) → Purchase Home/Dedication Keys to Home!

Habitat for Humanity® of the Nature Coast

This program is NOT a "quick fix"! It takes approximately 4-12 months to complete the process and receive the keys to your new home.

About our homes…

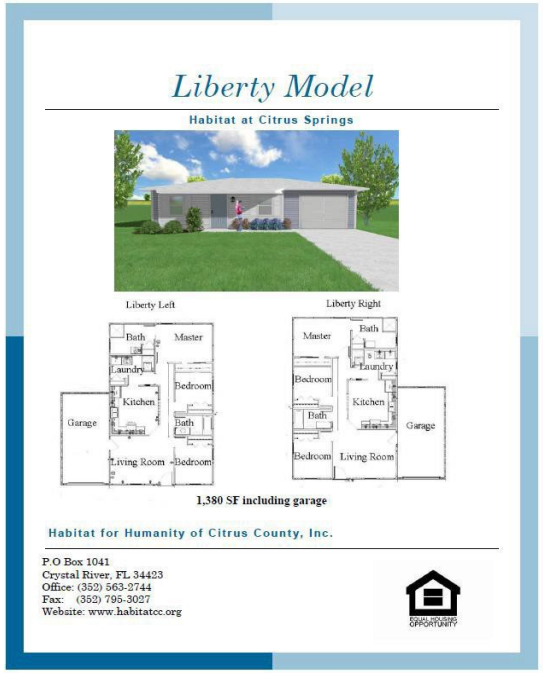
Habitat for Habitat is not a custom homebuilder.

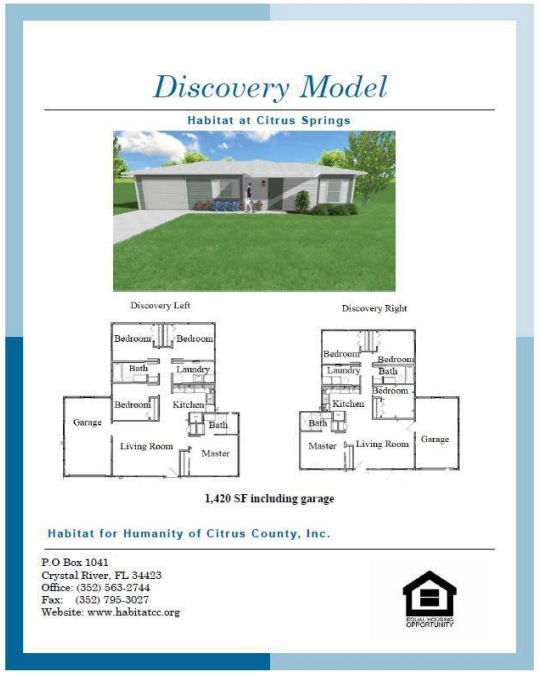
We build modest, affordable 3- and 4-bedroom, 2-bath homes.

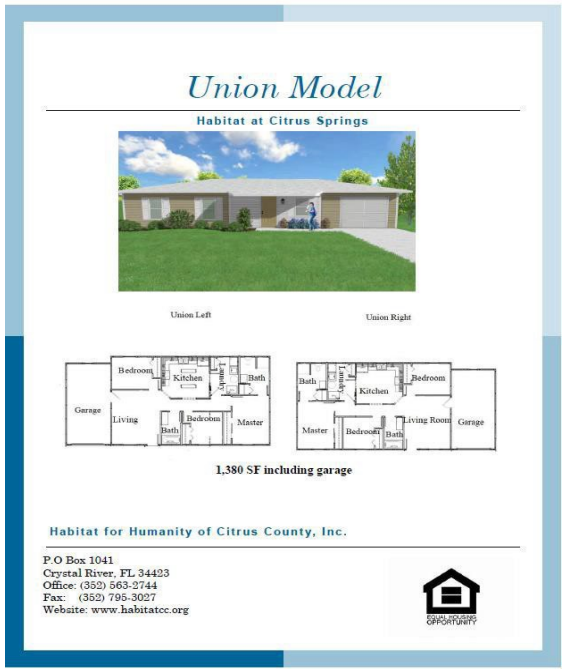
Homes are built on property owned by Habitat.
We do not build on privately owned property.

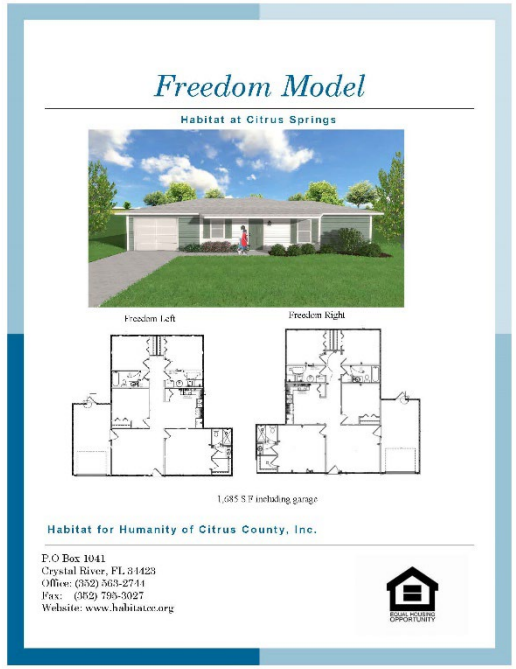
All major appliances are included upon purchase!

Three- and Four-Bedroom Models:









Once your home is built and your loan is approved…

You will complete the home purchase by signing the closing documents.

- Mortgage payments will begin.
- Your payments will help fund future homes for other Habitat partners.
- Once all payments are made, the house is official yours!

Questions? Please reach out.

Please do not decide you will not qualify because something in the orientation feels unclear or confusing.

Every household situation is different, and our Family Services team is here to help you understand the requirements, documents, and next steps.

Contact Family Services directly for clarity if needed.
352-563-2744 ext. 213 ► daniellet@habitatnatco.org

Documents to Have Ready:

After submitting your application, Habitat will request documentation by email. Having the items below readily available will help prevent delays.

- Recent pay stubs and other income documentation
- Bank statements for all accounts
- Tax returns (most recent two years)
- Lease (if applicable)
- Government-issued ID
- Social Security cards
- Birth certificates for minor household members

Thank you for your time!

Administrative Office:

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Crystal River, FL 34429

Mailing address:

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Website: www.habitatnatco.org

CLICK HERE TO APPLY!

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