

Apply for a Home: Guidelines

1. You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure; water, electrical or sewage service systems; heating system, or failure to meet city property maintenance standards. Also taken into consideration are the number, the ages and the gender of children compared to the number of bedrooms in your present home.
2. 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 Habitat personnel.
3. You and your family will be considered if your annual income falls within the minimum and maximum guideline, adjusted for family size.
4. Ability to pay – applicant must have a steady, verifiable source of income. In addition, you should not have excessive credit card debt or multiple bills in collection.
5. Willingness to partner – You must be willing to partner with Habitat and put in 350-500 hours of “sweat equity” first working on other families’ home and then on yours. Budget classes and homeowner workshops are also a requirement.
6. Community Relationship – You must be a resident of, work in or have significant family ties in New Smyrna Beach, Edgewater or Oak Hill.