

The dream of homeownership can become a reality for families in need through the work of West Volusia Habitat for Humanity, a nonprofit, ecumenical organization that builds and sells quality affordable homes in partnership with limited income households and the West Volusia (DeLand) community.

Our homeownership program offers a hand up - not a handout. In addition to monthly mortgage payments, homeowner candidates volunteer hours (called "sweat equity") to build their home and the homes of other Habitat homeowners.

Habitat homes are built through donations of money, materials and volunteer time and are sold to each homeowner at cost, financed with an interest-free mortgage. Mortgage payments are used to buy materials to build the next home.

Thanks to volunteers, donors and partner families, West Volusia Habitat builds more than just homes. We build communities and hope.



frequently asked questions

How long will it take?

You can expect to be in the program for 12 to 24 months to complete all the requirements. You will also be required to attend an 18 hour homeownership class with topics like budgeting, home safety and maintenance.

Where do we work?

West Volusia Habitat for Humanity works throughout the West Volusia area and in the cities of DeLand, Lake Helen, DeLeon Springs, Pierson, Seville, and Barberville. You must live or work in one of these areas for at least a year, in order to qualify.

How much will it cost?

Monthly payments range from \$500 to \$800. Payments include the principal cost of the home (paid over 20 to 30 years with no interest) and escrow for Volusia County property taxes, homeowner insurance and a termite bond.

You must contribute \$1000 toward closing costs.

How do I apply?

Application Acceptance periods are:

March 1st to April 15th and
August 15th to September 30th

Applications can be picked up at our office.



In order to apply: You **must** attend our Orientation Class. Sign up at the office.



building homes, communities and hope

homeowner program guide

the key to building your dream!



take the first step

read more online

wvhabitat.org



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DO YOU QUALIFY?

You must meet the following criteria:

- Fit a specific income range.
- Have a housing need.

Do you live in conditions which are:

- Overcrowded?
- Substandard, unsafe or unsanitary?
- Requiring a very high percentage of your income for rent (more than 30% of your monthly income)?

You must have:

- Lived, or worked in the DeLand area for at least one year.
- One year of steady, reliable income.
- Reasonably good credit. We don't require perfect credit, we consider families who demonstrate the ability to make regular payments on their bills.
- Not owned a home in the last 7 years.
- Not declared bankruptcy, or been involved in a foreclosure action in the last 7 years.

OUR SHARED VISION IS A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE.

HOW TO APPLY:

1. After reviewing this brochure, decide if you fit into the income guidelines based on family size.
2. Come to the office to pick up an application.
3. Attend an Orientation in order to submit application.
4. Selection committee reviews, accepts or denies and sets up a home visit. It may take two or three months for this stage of the process.
5. Approved households will be invited into the program and can start sweat equity hours. If declined, we encourage you to work on areas of concern and reapply.

Income Range Requirements

Based on number of individuals in the household or family size. Current as of 2019.

Family size	Minimum Yearly Income	Maximum Yearly Income
1	14,479	24,822
2	16,548	28,368
3	18,616	31,914
4	20,685	35,460
5	22,340	38,297
6	23,995	41,134
7	25,649	43,970
8	27,304	46,807



become a homeowner

Call for more information!



What you can do today...

Here is a list of documents you will need when applying, please gather them in preparation for the orientation class:

1. A copy of your last two years Federal Income Tax Returns.
2. Copies of W-2 statements for each job, for each wage earner in the household, for the last two years.
3. Last three months of paycheck stubs for each wage earner in the household.
4. Copy of any documents that verify income such as SSI, Child Support, Disability, Alimony, FIA etc.
5. Social Security Card for all family members, proof of residency (birth certificate or permanent resident card) for all household members.
6. Copy of drivers license or state I.D.
7. Proof of U.S. Citizenship, naturalization papers, or qualified alien papers for all household members.
8. Copies of last 6 months of rent receipts.
9. Copy of 3 months of most current bank statements for **all** accounts.
10. Divorce papers/custody papers, if applicable.
11. If married, your spouse must be the co-applicant. You must be divorced in order not to include you spouse.
12. CREDIT/BACKGROUND Fee: \$30 for a single applicant, \$40 for a double.

If you think you qualify to partner with the **West Volusia Habitat for Humanity** but you are unsure, gather your documents together and come to our office. We can privately discuss your unique situation and point you in the right direction.

**Through Shelter
We Empower!**