

Frequently Asked Questions

How much does a Habitat house cost?

Payments vary depending on the house and applicant's ability to pay. Payments include the mortgage principle and escrow (taxes and insurance). Initial payments do not exceed 30% of the family's gross monthly income.

How much does it cost to apply for a Habitat loan?

We do not have an application fee. Once you are in the program you will be required to make a monthly payment which is applied to costs associated with the closing of your loan. Things like the first year of insurance.

How do I qualify to purchase a home through CCHFH?

Habitat for Humanity looks at your need for adequate housing, ability to pay and willingness to partner with us. Once you submit a completed application and the required documents our underwriting department will determine if you qualify financially (this is how we determine your ability to pay). If you meet the financial qualifications, the homeowner selection committee will schedule a home visit to gather information about the need for adequate housing and willingness to partner.

Who decides if I can buy a house with Habitat for Humanity?

After the homeowner selection committee determines the eligibility of an applicant, it presents the recommended applicants to the Board of Directors for their review and approval.

What is my responsibility to Habitat?

Families are required to participate in homebuyer education classes, meet with a financial counselor, do the required sweat equity by working with the affiliate in various ways including the construction of your home and make the monthly payments toward closing. **After** you purchase your home, you are expected to make your monthly payments without default, maintain the yard and house and pay your monthly utility bills.

What else should I know?

There are restrictive covenants concerning the sale of the home after purchase. These are put in place to prevent a Habitat homeowner from flipping the home for a profit. Habitat also retains the right of first refusal in the sale of any Habitat home before the loan is fully paid. Additionally, CCHFH prohibits our partners from putting additional liens on the house.



Crystal Coast Habitat for Humanity is an Equal Housing Opportunity Lender, and does not discriminate against any individual or family because of race, color, national origin, religion, sex, disability, familial status or presence of children in a household. Reasonable accommodations shall be offered to all disabled persons who request accommodations due to disability at anytime during the application and homeowner selection process.