

Mission & History

Habitat for Humanity of Palm Beach County, a 501c3 nonprofit, was founded in 1986 by James A. Bramuchi, a retired general contractor, to help economically disadvantaged families improve the condition in which they live.

Our mission is to eliminate poverty housing by partnering with families in need to build affordable homes together. Habitat for Humanity of Palm Beach County will construct the homes utilizing volunteer labor and professional contractors using materials which are donated or purchased locally.

Each Habitat partner family is required to invest a minimum of 500 sweat equity hours of their own labor into the construction of homes before being eligible to purchase their home utilizing a 30-year, no-profit, no-interest loan.

Still interested?

**See the steps you must take
to homeownership...**

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Home Ownership

*Becoming a
Habitat for Humanity
of Palm Beach County
Homeowner*

STEP ONE

Need

Need for Housing:

Lack of safe, decent housing may include structural, electrical, plumbing, and/or air conditioning problems as well as failure to meet the proper city property maintenance/code standards.

Income:

Families must show proof of a stable income which falls within the following guidelines mandated by HUD 2007:

(50% - 80% AMI)

# People	Annual Gross Household Income
1	\$22,550 - \$36,050
2	\$25,770 - \$41,200
3	\$29,000 - \$46,350
4	\$32,200 - \$51,500
5	\$34,790 - \$55,620
6	\$37,370 - \$59,740
7	\$39,950 - \$63,860
8	\$42,520 - \$68,000

Willingness to Partner:

Families must be willing to partner with Habitat for Humanity of Palm Beach County by investing 500 hours of "sweat equity" (their own volunteer labor) into the construction of homes and monthly workshops.

STEP TWO

Process

- 1) You must live in our service area: Martin County line south to Hypoluxo Rd. for at least a year
- 2) Fill out the Preliminary Partner Family Application and return it to the Habitat office.
- 3) Attend the Application Session and receive an Application.
- 4) Bring the Application to the Habitat office (in person) with requested documentation and the \$10 processing fee for a consumer report.
- 5) After Committee review and approval, a Home Visit will be scheduled.

The Next application session will be in:

Summer 2008

In order to be placed on the invitation list for the next applicant session, you must fill out the Preliminary Partner Family Application and return it by fax, mail, or email to the Habitat Office.



***Making home ownership a reality
for families in need
In Palm Beach County***

STEP THREE

Selection

Once accepted into the Homeowner Program, families will be required to:

- 1) begin investing the 500 "sweat equity" hours by working at the construction site, ReStore, or Thrift Store;
- 2) attend monthly classes and Partner meetings to learn about the responsibilities of homeownership;
- 3) attend and work with Consumer Credit Counseling to develop a budget and overcome any credit problems.

Habitat for Humanity of Palm Beach County encourages each selected family to save money for home closing costs and other expenses common to owning a home.

If you have been a resident of our service area (Hypoluxo Road to the Martin County line) for over one year....

If your housing is inadequate...

If you think you might qualify....

*Call Habitat for Humanity
of Palm Beach County!*

(561) 433-3351