

Frequently Asked Questions

Owning a home is one of the biggest responsibilities in a person's life, and there are always many questions and concerns regarding home ownership. Each question is important, and part of the Habitat for Humanity program is to make sure we provide the answers to those questions, so that our applicants and homeowners are well-informed.

How can someone apply to the Habitat Homeownership program?

1. View our [Homeownership Orientation](#)
2. Fill out & submit the [Homeownership Interest Form](#)
3. Submit the [Credit Report fee](#).
4. We will be in touch with you after receipt of both the completed Homeownership Interest form & the Credit Report fee.

Can I speak to a Habitat for Humanity of Marion County's staff member one-on-one to get more information about the program?

Please call 352-351-4663 and ask to speak to one of our Family Services staff members.

Does Habitat for Humanity of Marion County give houses away?

We offer hard working people who could not otherwise afford a home a hand up toward homeownership. Our homeowners are hardworking individuals who are gainfully employed, many at more than one job, and typically spend more than half of their income on housing. Just like all homeowners, they put their funds toward closing costs, paying a mortgage, and maintain all the responsibilities that come with owning a home, including paying insurance and taxes. Our affordable housing program is underwritten by grants, donations and a generation of homeowners paying their mortgages.

Who does Habitat for Humanity of Marion County serve?

HFHMC builds homes and serves families and individuals in Marion County. We work in good faith with people who have a need for safe, affordable housing, have an ability to pay a mortgage and who have a willingness to partner with us in the construction of their home. Partner families are required to invest 350 hours of "sweat equity" – time spent on the build site, Homeowner Education and our ReStores.

How long does it take to get an answer after I complete the Homeownership Interest Form and submit the Credit Report fee?

You will receive a response within one week of receipt.

How does my credit score affect the application process?

Credit history is important, and each case is reviewed on an individual basis. We have a partnership with Neighborhood Development and Housing Corporation where individuals and families can get help resolving past or current credit issues.

Does Habitat for Humanity of Marion County only accept families?

We accept individuals and families living in Marion County.

Where does Habitat for Humanity of Marion County build?

We build in the City of Ocala, Silver Springs Shores, Marion Oaks and Dunnellon.

Do applicants have to be pre-approved by a Bank or Financial Institution?

Once approved for the homeownership program, Habitat will refer you to a partner lender at the appropriate time and walk with you throughout the journey to homeownership.

Are Habitat for Humanity of Marion County homeowners allowed to sell their home?

Habitat partner families can sell their home at any time. However, all Habitat for Humanity of Marion County homes are built on property owned by Habitat for Humanity Community Land Trust. The trust will own the land and the homeowner will own the house and improvements (similar to a condominium). At closing, homeowner will sign a 99-year lease for the land and pay a \$35 monthly ground lease fee to the Community Land Trust. If the homeowner decides to sell the property in the future, the Community Land Trust has first right of refusal to purchase the home. The purchase price will be based on a formula in the lease to determine the net equity earned while the homeowners owned the house.

Can Habitat for Humanity of Marion County build on land I own?

Due to the legal complexity and significant risk to both the Homeowner Applicant and Habitat for Humanity of Marion County, it is Habitat's policy that we will not build on property that is owned or has been previously owned by approved Homeowner Applicants.

How long will it take before I can move into a Habitat home?

You set the pace! Expect to be in the program as long as it takes you to complete the requirements.