



EXPLORE

Homeownership

Habitat for Humanity of Marion County helps families achieve the dream of homeownership through affordable mortgages to qualified and eligible buyers.

2025 INCOME GUIDELINES

Family Size	Min	Max
1	\$25,000	\$43,200
2	\$25,000	\$49,400
3	\$26,650	\$55,550
4	\$32,150	\$61,700
5	\$37,650	\$66,650
6	\$43,150	\$71,600
7	\$47,850	\$76,550
8	\$50,900	\$81,450

Income guidelines for Marion County, FL provided by HUD

WHAT IS GROSS INCOME?

The sum of the applicants' earnings and income from all sources (not just employment), before taxes or other deductions.

1) Find out if you're eligible.

All applicants must meet these three criteria:



Need for Housing

- Primary residency or employment in Marion County for 1 year
- Legal U.S. Residents
- Living in unsafe or overcrowded housing
- Paying over 30% of their income in rent
- Unable to qualify for a traditional mortgage



Ability to Pay Mortgage

- 12 months with your current employer (if employed)
- No excessive debt, multiple judgments or liens against you
- Must meet 620 credit score or credit guidelines.
- You pay your rent on time
- Gross household income must meet annual income guidelines (See Chart)



Willingness to Partner

- Willing to invest a minimum of 350 hours of "sweat equity"
- Attend the required homeowner workshops
- Accept a home in the service area neighborhoods
- Pay out of pocket expenses (i.e.: down payment and/or closing costs) associated with homeownership
- Responsible for maintenance of the home once closed
- Responsible for repaying the monthly mortgage payment of your home in a timely manner.



2) View online anytime.

Visit Our Homeownership Page

Understand our Homeownership Program and get an overview of the process to see if it works for you.

Homebuyer Services Staff are available to answer any questions and help you prepare for the application process. Call 352-351-4663 for more information.



3) Complete pre-qualification.

- View our Homeownership Orientation
- Fill out & submit the Homeownership Interest Form
- Submit Soft Pull Credit Report fee of \$25 per applicant or \$50 couple (18 years old or older).

If you need access to a computer, assistance using the computer or scanning documents, or if you have any questions along the way, support is available.

“This home has been everything we dreamed of for our little girl. She has her own room to grow and play, and we finally feel like we’re giving her the stability she deserves. The Habitat program taught us so much about working hard and believing in ourselves, and we’ll always be grateful for the community that supported us through it all.”

- The Stewart Family

Our Mission

Seeking to put God’s love into action, Habitat for Humanity of Marion County brings people together to build homes, communities, and hope.

Our Vision

A world where everyone has a decent place to live.

About Us

Habitat for Humanity of Marion County, established 1989, a locally run affiliate of Habitat for Humanity International, is a part of a global nonprofit housing organization operated on Christian principles that seeks to put God’s love into action by building homes, communities, and hope.

Questions?

Call 352-351-4663
or email tarens@habitatocala.org



SCAN ME