

about our homebuyer program

By partnering with donors and volunteers, Pensacola Habitat for Humanity builds beautiful new homes and rehabilitates existing homes to sell to qualified, moderate-income individuals and families in Escambia + Santa Rosa Counties.

Our dedicated staff offers comprehensive support, ensuring a smooth and joyful journey to homeownership.



how homebuyers are selected:

- ✓ **need**
 - Do not own a livable home
 - Rent is more than 30% of income
 - Household gross income is below 80% of the AMI (area median income)
- ✓ **willingness to partner with us**
 - Contribute 100 hours of "sweat equity"
 - Attend homebuyer educational workshops
 - Pay \$3,500 towards closing costs
- ✓ **ability to pay**
 - Have 2 years of stable, documented income or employment history including Social Security or retirement
 - Do not have excessive debt or multiple accounts in collection
 - Have not had a bankruptcy or foreclosure finalized in the last 2 years (limit of 1)



steps to apply:

- 1 Create an account at apply.pensacolahabitat.org
- 2 Verify your email address
- 3 Click Apply Now under the Homebuyer Program Application field



- 4 Upload all required documents and click Submit
- 5 Continue to check the message center for updates from PHFH staff

To view a full list of the eligibility requirements, visit pensacolahabitat.org/homebuyer





other programs we offer:

Community Land Trust

The Community Land Trust is a shared equity homeownership model that makes homeownership attainable for low-income households by separating land ownership from the home. It provides a stable alternative to renting for those seeking long-term housing security.

Scan this QR Code to
learn more about our
CLT program:



Community Development

Our Community Development Program is dedicated to preserving homeownership for residents of Escambia and Santa Rosa Counties with incomes at or below 80% of the Area Median Income, offering assistance with critical home repairs and services to improve quality of life.

HUD Housing Counseling

HUD Housing Counseling services are available to anyone who needs assistance managing their individual or family finances. Services include balancing income and expenses, budgeting, managing debt, improving credit history and saving for future goals, such as purchasing a home.

Different ways to get involved:

Got land?

Reach out to info@pensacolahabitat.org to sell or donate your land!

Your dollars build homes

Make a one-time or recurring donation online by scanning this QR code or by visiting pensacolahabitat.org/donate



Looking to make a
difference in our
community?

Volunteer with us!

