



## **PROGRAM INFORMATION FOR APPLICANTS**

**What is Livingston County Habitat for Humanity?** Livingston County Habitat for Humanity is a part of an ecumenical Christian housing ministry supported by private donations and grants. Our purpose is to eliminate poverty housing by partnering with qualified families to build homes with them. The homes are sold to the family partners using affordable loans intended for low income individuals. We help families who could otherwise not afford to achieve the dream of homeownership by selling homes at no profit and with the use of a volunteer labor force.

Please read the following information to see if you might be interested in our program and appear to meet the basic criteria.

We consider families for Habitat homes if:

- Your present housing situation is inadequate (unsanitary conditions or issues like a leaky roof or insufficient heat or plumbing)
- Your present housing situation is overcrowded or unsafe
- You are not able to obtain sufficient housing through other means like a bank mortgage

To begin the process, we will ask you a set of questions about your current circumstances and ability to pay an affordable mortgage. After a review of the information that you provide, a Habitat representative will contact you with next steps, which may include:

- An opportunity to answer questions you may have about the building process and sweat equity;
- Providing Habitat with more information, should we have further questions;
- Completing a preliminary application with a partner organization that provides financing for our Habitat homes.

If your current situation does not appear to meet our criteria, you will receive what we refer to as an “adverse action” letter via mail. This will include referral sources for credit counseling agencies. Please know that while we want to work with all families interested in our program, sometimes they need to correct credit issues before that is possible. Families can always reapply for our program at a future date.

Our program is income based and the following represents the general income eligibility guidelines for Livingston County:

Family Size	Gross Annual Income
One	\$14,450 - \$28,860
Two	\$16,500 - \$32,940
Three	\$20,420 - \$37,080
Four	\$24,600 - \$41,160
Five	\$28,780 - \$44,460
Six	\$32,960 - \$47,760

If selected for our program, demonstration of stable, sufficient income is critical as it helps to show your ability to successfully meet monthly obligations that accompany owning a home. The monthly payment that you will make for the duration of your mortgage will include not only a repayment of the loan, but will also include real estate taxes and insurance. We work with a partner organization to finance our homes through affordable loans.

If you are successfully selected as a Habitat “partner family” you will become a part of a worldwide movement that has helped 7 million families and counting. Part of this process includes the completion of 300 hours of volunteer work that we refer to as “sweat equity.” This work may include clearing the lot for a build, help with construction, painting of the home, providing food for volunteers, fundraising for our affiliate or any other volunteer activity approved by our Board of Directors.

You will be responsible for all aspects of owning your own home once you complete our program and move into your home. This includes maintenance and repairs. After moving into your home, the Family Support Committee will maintain an ongoing partnership with you. This includes assistance with budgeting and education on household maintenance. As a Habitat family, you are agreeing to a long term relationship with Habitat and that you will support Habitat and participate in the activities and functions of Habitat.

### **What is the process of Habitat?**

- Your general family profile will be reviewed by LCHFH to see that you appear to meet the basic criteria for participating in our program
- For families that appear to meet basic criteria, the family services committee will refer you to a partner organization for a more thorough review and an application for the financing of a Habitat home
- LCHFH will work with our financing partner to determine a final status of your application.
- The Family Selection/Support Committee will contact eligible families to schedule an appointment in order to conduct a home visit. At that time, we will review whether you meet the Habitat requirements of need and willingness to partner (complete sweat equity hours).

Because LCHFH does not underwrite the sale of our homes, we determine eligibility in conjunction with our financing partner. A family must be successfully qualified for both Habitat and as a financing candidate with our partner organization. A family must maintain eligibility throughout the process of building of the home. Habitat and our partner organization can and will verify information at various times throughout the process of the build to make sure the family is still a successful candidate. We want to ensure that families are set up to succeed as homeowners.

If you are interested in a Habitat home and if you believe you meet the basic criteria we have outlined, we encourage you to speak with a Habitat representative and complete a screening. All Habitat representatives agree to a strict confidentiality policy, so rest assured that the information you provide during the screening process will be held confidential and is only used for screening purposes.

If you have any questions or would like to complete an eligibility screening, please call Livingston County Habitat for Humanity at (585) 335-5634 or email us at [livingstonhfh@gmail.com](mailto:livingstonhfh@gmail.com).

Thank you for your interest in Habitat for Humanity!

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