

Livingston County Habitat for Humanity:
Frequently Asked Questions for Homeowner Applicants

How does the selection process work?

The Family Selection Committee and its mortgage partner will evaluate your financial eligibility. This consists of obtaining documentation, references, verification forms, and a credit report to learn about your credit situation. Close attention is paid to outstanding collections, amount of debt, and any unpaid judgments that must be satisfied before a family can purchase a home). The Committee is looking for you to show adequate, reliable income to be sure you are ready for the financial responsibility of home ownership. There will be a home visit. Here the Committee is looking for your need for housing and willingness to be an active partner with Habitat throughout the program. The Selection Committee then determines your eligibility and presents selected families to the Board of Directors for approval and acceptance.

Credit Report

If you have not already done so, you are encouraged to obtain your free, annual credit report. Call 1-877-322-8228 or go online at www.annualcreditreport.com to obtain a copy.

What if my credit report shows outstanding collections, a large amount of debt, bankruptcies, judgments, or liens?

These issues will make you ineligible to obtain a mortgage. Free financial counseling is available through Consumer Credit Counseling. Appointments can be made at 585-546-3440.

What does “need for housing” mean?

“Need for housing” can mean a few different things. If the Selection Committee determines any of these apply, you meet this requirement.

- **Substandard Housing:** Has issues that create health and/or safety problems (mold, unsafe neighborhood, poor heating or plumbing, etc.), or too few bedrooms for the number, ages, and gender of household members.
 - **Temporary Housing:** Temporary living arrangements or transitional/subsidized housing.
 - **Housing that is too expensive:** 50% or more of the income is being spent for total housing costs (rent and necessary utilities, i.e., water, sewer, trash removal, gas and electricity).
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What is Sweat Equity?

Sweat Equity is the time and effort you contribute toward the building of your home. It is a central principle in Habitat’s mission of building community and partnering with families to provide “not a hand-out, but a hand-UP!” Following approval of the Board,

you must complete the required hours of sweat equity. Active participation on the job site is an important part to this process.

What if I don't know anything about construction?

We do not require any previous skills or knowledge. Sweat equity is an exciting learning experience in which you work with your family, friends, and community to build other peoples' homes as well as your own. Working alongside volunteers and future neighbors to build your home and community is one of the most unique, empowering, and rewarding aspects of Habitat for Humanity.

How long does the process take?

The process acceptance to moving into the home takes about 12 months, depending on construction schedules.

If I'm denied, can I reapply?

Absolutely. The Family Selection Committee will refer you to the tools and resources available to help you improve your situation so that you will be able to apply again in the future.