

## PROGRAM INFORMATION

**What is Livingston County Habitat for Humanity?** Livingston County Habitat for Humanity is part of an ecumenical Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to eliminate poverty housing, and in partnership with families, build and sell houses at no profit and no interest to families who could otherwise not afford a home.

Please read the following information to see if you have an interest and to see if you meet our general guidelines:

You will be considered for a Habitat home if your present housing is inadequate (for example: poor plumbing or heating, leaky roof, overcrowding, unsafe or unsanitary conditions), and you are not able to obtain adequate housing through other conventional means, such as a bank mortgage, HUD, FHA, etc.

With your permission, we verify employment and other income, verify bank account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references. The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.

You and your family may be considered if your total income falls within a specified range. For Livingston County Habitat for Humanity, the range is as follows:

FAMILY SIZE	MAXIMUM ANNUAL INCOME
One	\$32,620
Two	\$37,240
Three	\$41,930
Four	\$46,550
Five	\$50,260

Since you would be actually **buying** your home from Habitat, if selected, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but also the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. There is no interest on the loan for a Habitat home.

You will also have to pay closing costs of approximately \$2,500 before taking ownership of the home. (Of this amount, \$250 is required prior to beginning construction of your home.) The Family Support Committee can help with budgeting for these costs, as well as costs for heat, electricity and other home maintenance.

If selected, you become a “partner family” in the Habitat movement. To become a “partner family,” you must complete 500 hours of volunteer work called “sweat equity.” This work may include clearing the lot, painting, helping with construction, providing food for volunteers, fundraising, or any other activity approved by the Board of Directors.

You will be responsible for the maintenance and repairs of your house from the time you move into your new home. After moving into your home, the Family Support Committee will maintain an ongoing relationship with you. This includes financial counseling and household maintenance education. As a partner family, you are agreeing to a long-term relationship with Habitat and that you will support and participate in the activities and functions of Habitat.

### **WHAT IS THE PROCESS?**

1. The Family Selection Committee will review your application to see that you meet basic criteria.
2. The Committee will verify all information and credit references, and a credit report will be checked during the review of your application.
3. Committee members will interview eligible families; a home visit will be made to meet with finalists.

Once we receive an application, we request a credit report. LCHFH will work with you to develop a plan to resolve/repair credit issues if your family appears otherwise eligible for the program. If you are selected to become a Habitat homeowner, LCHFH will re-verify your affordability prior to the house closing date.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return an application. All information on the application is considered confidential and is to be used only for family selection.

**Note that once an application is filed, the family is required to complete 16 hours of volunteer work during the processing period. Please call 335-5634 to set this up.**

If you have any questions and/or would like an application, please call Livingston County Habitat for Humanity at (585) 335-5634 or e-mail [lchfh@earthlink.net](mailto:lchfh@earthlink.net). More information about Livingston County Habitat for Humanity is available at [www.livingstoncountyhabitat.org](http://www.livingstoncountyhabitat.org).

Thank you for your interest in Habitat for Humanity!