

**What is the first step toward Habitat home ownership?**

The process of home ownership begins by attending two meetings. The first is an orientation to Habitat home ownership. The second will be an application meeting. You can give us your name, mailing address, and phone number by email, [lchfh@earthlink.net](mailto:lchfh@earthlink.net), or call the office, 585-335-5634, to receive an information brochure. The brochure is also online. ([www.livingstoncountyhabitat.org](http://www.livingstoncountyhabitat.org))

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**What happens at the orientaion meeting?**

At the orientation meeting, volunteers and staff outline the program and selection process. You will also have the opportunity to ask questions of the volunteers. You will be given paper work that will prepare you for the application meeting. Appointments for an application meeting will be made at this time.

**What happens at the application meeting?**

You will complete a written application and provide the required documents. Committee Members conduct an initial review of the application and ask for any further information that you will be required to provide.

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**How does the selection process work?**

The Committee 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, debts, and any unpaid judgments (judgments 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. If you meet income and financial requirements, 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.

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**What if my credit report shows outstanding collections, debt, bankruptcies, judgments, or liens?**

We do not look for perfect credit. We consider your whole picture and look for applicants who are ready to accept the responsibility of home ownership. At the same time, we do not want to put you in a home that you cannot afford or in a situation where you cannot be a successful home owner.

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**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](http://www.annualcreditreport.com) to obtain a copy.

Free financial counseling is available through Consumer Credit Counseling. Appointments can be made at 546-3440.

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**How long does the process take?**

The process from beginning to moving into the home can take from 12 to 24 months or more depending on construction schedules. After you have attended an application meeting, it takes three to four months to go through the selection process. Once approved for the program you begin earning your Sweat Equity hours by contributing to the construction on others' homes and saving for closing costs. Note that each applicant family is required to complete 16 hours of sweat equity during the application process. Arrangements can be made by calling 335-5634.

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**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 purchase of your home through the construction of others' homes as well as your own. 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 selection committee, you must complete the required number of sweat equity hours, but more important than the number of hours, is your consistent, active participation on the jobsite. In fact, most families far exceed the minimum required numbers of hours – 300 for a single applicant and 500 for two adult household.

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### **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.

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### **If I'm denied, can I reapply?**

Absolutely. The Family Selection Committee does their best to 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.