Livingston County Habitat for Humanity:

Frequently Asked Questions for Homeowner Applicants

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**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 ofdebt, 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.

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**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. Financial counseling is available as part of the required courses that are offered by PathStone (the agency that processes the mortgage applications for accepted families).

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**What does “need for housing” mean?**   
If your housing situation includes one or more of the following:

* **Substandard Housing:** your housing situation has issues that create health and/or safety problems (e.g., mold, broken plumbing, faulty or unsafe electrical service, etc.)
* **Cost Burdened:** housing that is too expensive (e.g., rental payments are >35% of your total income)
* **Overcrowded:** If an adult and child, >2 children or 2 children of the opposite sex share a bedroom

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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.    
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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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**How long does the process take?**  
The process acceptance to moving into the home takes about 12-24 months, depending on construction schedules.

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**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.

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