



## Frequently Asked Questions about Habitat for Humanity

### What are the requirements to be a North St. Louis County Habitat for Humanity partner?

- ♦ Applicant must live or work in North St. Louis County for at least six months.
- ♦ Applicant must be a U.S. Citizen or legal resident
- ♦ Applicant must show an ability to pay, including:
  - Stable family income of approximately \$20,000
  - Monthly income that covers expenses
  - Manageable Debt
  - Responsible credit practices
  - Applicant's total income must not exceed the maximum income guidelines listed below.  
(The income guidelines are based on 50 percent of the median family income for St. Louis County.)

<u>FAMILY SIZE</u>	<u>MAXIMUM INCOME 2016</u>
1	\$22,350
2	\$25,550
3	\$28,750
4	\$31,900
5	\$34,500
6	\$37,050
7	\$39,600
8	\$42,150



- ♦ Applicant must show a willingness to partner with Habitat:
  - Initiate and follow through with the application process
  - Work a minimum of 200 hours of "sweat equity" per adult family member and an additional 100 hours of "sweat equity" recruited from friends and family
  - Attend educational classes
  - Be willing to build community with Habitat and their neighbors
- ♦ Applicant must demonstrate a housing need, such as:
  - Many repairs needed
  - High heating costs
  - Overcrowding
  - Unsafe structure
  - High rent compared to income
  - Non-accessible to a family member
  - Current housing does not meet the need of the occupant(s)
  - Unable to get conventional financing

### What is a family?

For our homeownership program, we define family as at least one person.

### How does Habitat for Humanity work?

Habitat for Humanity completely remodels or builds new houses in partnership with qualifying families, using as much donated material and labor as possible. Habitat for Humanity then sells the houses, making them affordable for many low-income families. The monthly payments that are made go toward the building and remodeling of other Habitat houses.

### Where are Habitat homes built?

North St. Louis County Habitat for Humanity builds on city lots that have sewer and water available to keep the homes affordable. We try to offer the family a choice of towns, however, no guarantee of location can be made.

**How are Habitat for Humanity homes built?**

Habitat will help you build a “simple, decent, and affordable” home. These homes do not have features such as fireplaces, garages, or basements. They are generally around 1100 to 1200 square feet in size, depending on the number of bedrooms. The number of bedrooms is determined by family size. Two children of the same sex share a bedroom. The homes are safe and energy efficient.

**Will I pay for the house?**

Yes, just like other homebuyers you will have a mortgage. Payments are very affordable. The length of the mortgage is 30 years.

**Do I need a down payment?**

Yes, \$400 towards closing cost is due before closing on the house. It is also important to save approximately \$550 for the first year’s worth of homeowners insurance

**Can I sell my Habitat for Humanity home?**

If a homeowner needs to sell their home during the first ten years, HFH has first opportunity to buy it back at the price for which it was purchased. Owners may not put liens on the property.

**If I qualify, how long does the process take?**

It can take from 6 months to 2 years for a family to move into their home. There are many factors that can affect how quickly your home will be completed. Habitat makes no guarantees of when construction will be completed.

**What is my responsibility to Habitat?**

In addition to the sweat equity commitment, partner families are encouraged to attend maintenance or repair classes offered through the local community education. Budget and credit counseling classes are required for Habitat partner families. A family mentor and many other volunteers will help walk you through the process from start to finish.

To generate funds and recruit volunteers, Habitat for Humanity counts on local publicity through the media to raise community awareness. Habitat homeowners are asked to participate in fund-raisers, newspaper or TV coverage, and photographs. This is necessary to maintain community involvement. Every effort is made to make the experience comfortable for the family.

After moving in, families will make monthly mortgage payments on time and keep the house and yard well maintained. Homeowners are completely responsible for all maintenance of their property and the monthly utility bills. Families are also encouraged to remain active with Habitat as volunteers

**Anything else I should know about Habitat for Humanity?**

North St Louis County Habitat for Humanity is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in which every person can experience God’s love and can live and grow into all that God intends. For each Habitat for Humanity home built or renovated, this affiliate supplies funds to build a corresponding home in Mexico.

**Is Habitat for Humanity an Equal Opportunity Lender?**

Yes. Habitat for Humanity is an equal housing lender, and does not discriminate based on race, creed, color, religion, national origin, sex, marital status, family status, age, or disability.

**What should I do next? Please complete the application, as that is the only way to know if you qualify.**

If you feel you might qualify for the Habitat for Humanity home building program, fill out the application included with this letter and mail it to our office. Please save this letter for your records.

**North St. Louis County Habitat for Humanity \* PO Box 24, Virginia, MN 55792 \* 866-749-8910**