

**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 a minimum of \$22,000. *The minimum income requirement may be more depending on factors such as family size, debt to income ratio, source of income, etc.*
  - Manageable Debt
  - Responsible Credit Practices
  - Applicant’s total income must not exceed the maximum income guidelines listed below. (The income guidelines are based on 60 percent of the median family income for St. Louis County.)

<u>FAMILY SIZE</u>	<u>MAXIMUM INCOME 2020</u>
1	\$32,280
2	\$36,900
3	\$41,520
4	\$46,080
5	\$49,800
6	\$53,460
7	\$57,180
8	\$60,840



- ♦ 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 minimum of 100 hours 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
  - Living in subsidized housing

**What is a family unit?**

A family unit is defined as one or more persons.

**How does Habitat for Humanity work?**

Habitat for Humanity completely remodels or builds new homes in partnership with qualifying individuals and families, using as much donated material and labor as possible. Upon completion of the home, Habitat sells the home to the family using an affordable mortgage. The monthly mortgage payments that are made go toward the building and remodeling of other Habitat homes.

**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. You can expect your payment (principal, homeowners insurance and property taxes) to be between 20-30% of your income. Recently, the payment range has been \$450-\$700.

**Do I need a down payment?**

Yes, \$1,000 towards closing cost is due before closing on the home.

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

If a homeowner needs to sell their home during the first ten years, NSLCHFH 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 than 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 required to attend Homeownership and Financial Literacy classes. Monthly partner family support meetings 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 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. All are welcome at Habitat for Humanity regardless of faith or creed. 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**