



# Frequently Asked Questions

## **Do I qualify?**

The qualifications listed in the brochure are for acceptance into the program. It is very important to complete the pre-application and then, if invited, the full application and provide all of the requested supporting documentation to the Habitat office. Many times, people disqualify themselves from the program when they could actually work with Habitat to qualify.

## **How can I apply for a home and how are families chosen?**

The affiliate's family selection committee chooses homeowners based on their level of need, their willingness to partner with GCHFH and their ability to repay the no-interest loan. Every affiliate follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing homeowner families.

## **What are "sweat equity" hours?**

"Sweat equity" hours are hours worked by the partner family assisting with construction of other Habitat homes, as well as construction of their own home. "Sweat Equity" hours include a Homeowner Academy with training on finances, home repair, homeownership, and community responsibility.

## **When can I move in?**

Families usually move into their homes within a year and a half to two years from the date they applied. Much depends on how quickly families can complete their home ownership requirements.

## **How many people will get chosen for a home?**

There is no set number of families that are selected. We usually construct and sell four to six homes each year.

## **What is expected of a homeowner?**

Habitat families are expected to reflect the willingness to partner that has made this program successful all over the world. Your responsibility doesn't stop after you move in. Homeowners are expected to become active members of the Habitat for Humanity community.

## **Does it matter what my credit scores are?**

Both your employment and credit history will be considered when you apply. Still, there are many factors we consider when making selections for partner families, so it is best to always complete an application just in case you may meet qualifications. Before you complete the application get your free annual credit report here:

[www.annualcreditreport.com](http://www.annualcreditreport.com).

## **Do you repair houses?**

Currently, we do not have a program that does home renovations. However, if you are able to make renovations yourself, you may find some of the products you need at a lower cost in our Habitat ReStore.