



HFHSC Family Selection Committee
115 No. Broadway
Schenectady, NY 12305

518-395-3412
www.schenectadyhabitat.org



We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, religion, sex, handicap, familial status, or national origin.

Dear Applicant,

Enclosed you will find copies of the following documents:

1. BASIC OVERVIEW OF HABITAT GUIDELINES FOR APPLICANTS
2. Habitat for Humanity of Schenectady Co., NY - PRELIMINARY APPLICATION

Please read over all the enclosed materials. They provide you with the information that helps explain what the program is all about. Please print legibly, and carefully fill out the "Habitat for Humanity of Schenectady Co., NY - PRELIMINARY APPLICATION".

- Make sure that you list ALL of the names and ages of adults and children who would be living in your household if you were approved as a Habitat homeowner.
- Make sure that you list ALL the applicants' names, ages and respective ANNUAL GROSS INCOME (before taxes are deducted). The income reported should include ALL SOURCES of income. Sources of income may include child support, alimony, Section 8, Food Stamps, social security or any other supplemental income that any household member receives.
- Make sure that you sign and authorize the "Willingness to Contribute Sweat Equity" statement at the bottom of the Preliminary Application form.
- Mail the completed application to the address shown below:

Habitat for Humanity of
Schenectady County, NY
ATTN: Family Selection Committee
115 No. Broadway
Schenectady, NY 12305

Thank you for your interest in the Habitat program. You will be notified in writing whether or not you meet the guidelines of our program and whether or not you qualify to proceed

If you are declined due to financial reasons and your financial situation changes and/or improves, you are welcome to reapply.

Best wishes,

HFHSC Family Selection Committee

Versión en español sobre fondo de cada página.



BASIC OVERVIEW OF HABITAT GUIDELINES

Our Mission – To help reduce sub-standard housing and assist qualified families in becoming first time homeowners.

Who qualifies?

Families with income levels that may not be enough to get a commercial (bank) mortgage may qualify. In Schenectady that usually means families with incomes less than 60% of the average median income; for a family of 3 that's about \$35,000 a year or, around \$45,000 for a family of 6. Qualifying families must also come up with closing costs in the range of \$2500 prior to move-in. Long term debt cannot exceed 36% of gross annual income, and housing expense no more than 28%. A Selection committee reviews all applications. Once a family is deemed able to meet the financial criteria, then they are visited and their needs determined and discussed. After that, if the family meets requirements, they are put on a waiting list and once they agree on a property, they are assigned a Family Advocate to help them in their journey toward home ownership.

How does it work?

Habitat acts as Social Advocate and Builder. Properties are donated to Habitat or purchased, then Habitat builds, rehabs and sells them “at cost” to families who qualify according to our requirements for ownership. Because we use volunteer labor and do not add a profit margin, these houses sell for less than a house built by a commercial contractor. That keeps the house affordable. In many cases our partner families can live in their own home for LESS than they were paying for rent.

What is substandard housing?

Most of the time it refers to issues in a home like old plumbing or heating that is worn out and needs updating; holes or major cracks in exterior or interior of structure due to age and neglect; mildew or rot from leaking roof; a landlord who doesn't fix things when asked; and not enough living space/room for everyone in the family, referred to as overcrowding.

We want to partner with families who can demonstrate the ability to pay their mortgage, taxes and keep their house in good condition. Part of our vision is to improve inner-city neighborhoods. We want to partner with families who are willing to live in inner-city neighborhoods in their new Habitat single-family home, and invest themselves in being part of the solution to the eradicate the social ills that tend to plague these neighborhoods. Improving inner city neighborhoods starts with people who take pride in their home, neighborhood and care about the people living there.

Qualifying families must put in a certain number of “sweat equity” hours by helping to work on the construction of a house or working with Habitat for Humanity of Schenectady County in other ways such as fundraising mailings, events and office work. Families may also need to participate in training on financial management and house care.

Generally, a single head of household will need to commit to 300 sweat equity hours, and a couple will need to commit to 400 sweat equity hours. Relatives and friends can help a qualifying family accrue their sweat equity hours. This means they can match every sweat equity hour by the qualifying head(s) of household. For example, in the case of a single parent needing 300 sweat equity hours, that person can have friends or relatives donate 150 hours toward the single parent's needed 300 hours, prior to closing on the house. Every Partner Family is required to perform a minimum of 100 sweat equity hours on their own Habitat home.



PRELIMINARY APPLICATION

APPLICANT/S NAME/S	ADDRESS Street/City/Zip Code	CONTACT PHONE NUMBER/ OR EMAIL ADDRESS

Please list the names and ages of **all** the adults and children who will reside in your household if you are selected as a Habitat for Humanity Home Owner.

NAME	AGE	RELATIONSHIP TO APPLICANT

List ALL applicants' names and their annual gross income. Please include ALL sources of income including such sources of income as social security, child support, alimony or any other supplemental form of income.

APPLICANT'S NAME	INCLUDE ALL SOURCES OF INCOME - monthly	ANNUAL GROSS INCOME
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$
	\$	x 12 mos. = \$

If I am selected as a candidate for home ownership by Habitat for Humanity of Schenectady County I agree to meet all Partnership and Sweat Equity Requirements. All adult applicants over the age of 18 must sign this agreement.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

PLEASE MAIL COMPLETED APPLICATION TO ABOVE ADDRESS. THANK YOU.