



Mindset of a Habitat Home Buyer

When considering a Habitat homeThis is a mutually beneficial partnership, we will work with you and, in turn, we need your full cooperation and commitment to our Homebuyer Partnership Program to ultimately get you into your own home.

If you're **not ready to work hard** over the next several months, then Habitat for Humanity is **NOT the opportunity for you.**

If you are ready to make the commitment.....

1. Turn in an application via an appointment with the Home Buyer Services Director.
2. Provide documentation in a timely manner, when requested.

A Selection Committee will make a determination of your qualifications to become a Habitat Homebuyer Partner.

Going forward in partnership.....

1. Remain in the same employment field and do not reduce your earning ability.
2. Make consistent monthly payments on each outstanding debt and monthly overhead bills, without any late fees or missed payments.
3. Sign up for Home Buyer Education Classes – usually evenings
4. Sign a sweat equity commitment (you are required to complete 300-400 sweat equity hours before moving into a Habitat home) and gather your “circle” of friends and extended family
5. Get all safety trained for the home building site
6. Provide updated information and status throughout the loan qualifying process.

Note:

- Attending classes regarding home ownership will earn you hours toward your sweat equity requirement. It's YOUR responsibility to find a sitter for your children and schedule time for these classes. A commitment to complete all classes in a timely manner is very important.
- Staying committed to putting in the required sweat equity hours is the most challenging part of the homebuyer partnership process. Realize this will be a very sacrificial time in your life, but the reward of purchasing a home at your affordability is worth it.
- Volunteers on the build site are crucial to keep the building cost of the home down. Your “circle” will provide that manpower and also provide a rewarding experience as you join them.

Habitat's list of To-Dos until completion of your home:

- To remain in partnership with you to support you as you become homeowner educated and loan qualified.
- We will also provide you safety and support as you are working on the build site during all kinds of weather.
- For those that request it, we provide you support by assigning you a mentor to come along side you to answer your many questions and encourage you.
- Credit counseling is available along with some budgeting tools.
- We will do everything reasonably necessary to assure your success.