

# **Homeownership Frequently Asked Questions**

## **1. Who is eligible to apply for a Habitat for Humanity home?**

Central Delaware Habitat for Humanity partners with individuals and families who demonstrate a need for safe, affordable housing. Eligibility is typically based on income level, current housing conditions, ability to repay an affordable mortgage, and willingness to partner with Habitat through volunteer participation and homeowner education.

## **2. What does “sweat equity” mean?**

Sweat equity refers to the hours future homeowners contribute toward building their home and supporting Habitat’s mission. This may include helping on construction sites, attending financial education classes, volunteering at Habitat events or ReStores, and assisting with administrative activities. Sweat equity helps create pride in ownership and strengthens community connections.

## **3. How many sweat equity hours are required?**

The number of required sweat equity hours is 250, which may include contributions from family members and support partners. These hours are required to be completed at our Restore, on-site during construction of your home, and by family members. Central Delaware Habitat for Humanity will explain the exact requirement during the application process.

## **4. Does Central Delaware Habitat for Humanity give homes away for free?**

No. Homes are sold to qualified families through an affordable mortgage program. Monthly mortgage payments are designed to be manageable for low- to moderate-income households and help fund future Habitat homes in the community.

## **5. What are the mortgage terms for a Habitat home?**

Mortgage terms vary by affiliate, but Habitat homes are generally financed with affordable monthly payments, below-market interest arrangements, or no-interest mortgages depending on local program guidelines. Homebuyers are also responsible for property taxes, homeowners insurance, utilities, and regular home maintenance.

## **6. Can I apply if I currently rent or live with family?**

Yes. Many Habitat applicants are renters or families living in overcrowded, unsafe, unstable, or unaffordable housing situations. Habitat evaluates each applicant's housing need as part of the qualification process.

## **7. What documents are needed to apply?**

Applicants are usually asked to provide proof of income, tax returns, employment verification, identification, information about current living conditions, and consent for a credit/background review. Specific requirements may vary by local Habitat affiliate.

## **8. What responsibilities do homeowners have after purchasing a Habitat home?**

Homeowners are expected to make on-time mortgage payments, maintain the property, follow neighborhood and program guidelines, and continue contributing positively to the community. Habitat's goal is long-term housing stability and successful homeownership.

## **9. How long does the application and homebuilding process take?**

The timeline varies depending on housing availability, construction schedules, funding, and applicant readiness. From application approval to move-in, the process can take several months to over a year.

## **10. Why does Habitat for Humanity require partnership and volunteer involvement?**

Habitat for Humanity believes strong communities are built through partnership, dignity, and shared responsibility. Volunteer involvement and sweat equity allow homeowners, volunteers, donors, and community members to work together toward the mission of creating safe, decent, and affordable housing for all.