

2022 habitat homeowner: frequently asked questions

1. How long will a Future Habitat Homeowner's journey to homeownership take?

On average, it takes 12-18 months to complete the journey.

2. How many hours of sweat equity are Future Habitat Homeowners (FHHs) required to perform?

A minimum of 400 hours for a new build. A minimum of 200 hours for a renovation.

3. What are "sweat equity" hours and how can a Future Habitat Homeowner (FHH) earn them?

Sweat equity hours are volunteer hours performed with the approval of Habitat Case Managers. The total 400 or 200 required hours are equivalent to your/a Habitat Homeowner's down payment in lieu of a monetary down payment. They can be earned in a variety of ways, but ideally a family should be working alongside the volunteers while their home is being built.

4. Will all FHHs be required to attend homeownership classes?

Yes, each family must complete an 8-hour homebuyer education class, an 8-hour financial literacy class and other classes deemed necessary.

5. How will FHHs know when/if their construction site will be open?

Each family is assigned a case manager who communicates any site openings/closures to their families weekly. Each family will also receive a weekly email with information regarding their site.

6. How many volunteers can FHHs bring with them to help earn sweat equity hours at any given time?

A family can bring no more than 5 volunteers including themselves to help them earn hours. *Note: volunteers must be 16 years old and older.*

7. What days can FHHs earn sweat equity hours?

Saturday, unless prior arrangements have been made with their assigned case manager.

8. What if FHHs cannot physically do the work being asked of them on site?

All FHHs should inform their case managers of any concerns prior to their build. They will work with our various staff to ensure that all persons on site are aware of the concerns and will make necessary accommodations.

9. Can a FHH pay someone else to do their hours?

No, hours have to be earned by the future homeowners and their volunteers.

10. Can FHHs receive donated hours from other volunteers who they do not bring with them?

No, only the family and their volunteers can earn hours.

11. Can FHHs solicit hours while on site?

No, hours must be earned by the family and their volunteers.

12. Can FHHs be denied sweat equity hours?

Yes, any staff, house leader, and/or team leader may decline to give credit for hours if the family or volunteers do not engage in the daily task.

13. Can FHHs sell their Habitat home at any time?

Yes, the home can be sold anytime, however, each homeowner signed a Right of First Refusal therefore they must offer the home to Habitat first.

14. How much do Habitat homes cost?

Homes are sold based on their appraised value.

15. How much are FHH closing costs?

Currently in FY23, closing costs are \$4000.00

16. Does Habitat give their homes away for free?

No, Habitat for Humanity partners with approved families to sell them a home.

17. What families does Habitat serve?

Habitat serves families who's demonstrate their ability to pay, willing to partner and have a need for housing.

18. Who should FHHs ask if I have any questions about anything during the process?

All questions related to your build and the homeownership process should go through your Habitat case manager, first.