How To Become a Habitat Homeowner

Habitat builds simple, decent, affordable houses. Habitat sells homes to families who meet a set of criteria. Qualified people receive an interest free mortgage. We are able to sell homes to families-in-need because we rely on the help of future homeowners, community volunteers, and both monetary and material donations.

Criteria for Homeownership:

1. Need for Adequate Housing
   Factors considered are overcrowding, potential health hazards, and housing costs which are less than 50% of total monthly income.

2. Ability to Pay for a Habitat Home
   The family must be able to make monthly house payments as well as existing debt payments. If debt problems exist, the family must demonstrate the willingness and ability to resolve them. The family’s income must be 44-60% of the average income for that family size in the Capital District.

3. Willingness to Partner
   A commitment to work on, or in support of, the supervised construction activities as well as attend homeownership trainings. The “sweat equity” commitment of 350 hours can be shared by family and friends. Much of this time is generally spent on-site in construction: time may also be contributed through office work, committee work, or other support activities.

4. Residence
   The family must have lived in the Albany County or Southern Saratoga County for 11 months prior to applying.

Currently we have a sizable waiting list of qualified families and we know we cannot build homes quickly enough for all who deserve a home. Because we have a waiting list we are not accepting applications. We urge you to periodically check our website’s “Own a Home” page to see when we are hosting orientation sessions.

YOU MUST ATTEND AN ORIENTATION SESSION TO RECEIVE AN APPLICATION!!

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