



Frequently Asked Questions – updated 05/23/2019

1. Does Habitat give away houses?
 - a. No, Habitat for Humanity does not give away houses. Qualified Program Applicants purchase a home from Cheboygan Habitat with an affordable mortgage, making monthly payments based on their income and expenses.
2. What if I don't have good credit?
 - a. Part of the Program application process involves pulling a credit history report. The main consideration is whether an applicant is making consistent payments on their debt. Existing long-term debt should be no more than 38% of an applicant's gross monthly income.
3. I am a single parent, but I have a child that is 18 years old. Am I considered a single adult home or multiple adult home?
 - a. You are considered a multiple adult home. An individual is considered an adult at 18 years of age; anyone in the home that is 18 or over is considered an adult and should help contribute to the sweat equity.
4. Who should be included in my "household"?
 - a. All individuals who intend to live in the home including dependents (child and adult), grandparents, "significant others", friends, additional family members—ANYONE who will reside in the home.
5. What is sweat equity?
 - a. The term refers to the hands-on involvement of prospective homeowners in the construction of their homes, as well as in other Habitat and community activities. At Cheboygan Habitat, Program Partners are required to complete 250 Sweat Equity hours per each adult in the household.
6. How much do homes cost?
 - a. Houses are sold to approved homebuyers at the appraised value. Each home is different and subject to an appraisal.
7. How does Cheboygan Habitat determine home size?
 - a. Our homes range from 2 to 3 bedrooms (typically) depending on the size of the Program Partner's household. Habitat builds or renovates safe, decent and affordable homes. They typically have 3 bedrooms, 1 bathroom and can range from 1,000 square feet to 1,200 square feet. Habitat determines the floor plan to be built for new construction based on the dimensions of the lot. Habitat determines the renovation scope of work for rehabilitated homes based on the most economical way in accordance with Habitat standards. Rehabilitated homes may vary drastically from project to project depending on the condition and layout of the existing home.

8. Can I rent my house to someone else?
 - a. No, the homeownership program requires that homeowners live in the house they buy.

9. Who owns the home?
 - a. After closing, the Program Partner owns both the home and the land that the home resides on.

10. Am I allowed to sell my home?
 - a. After closing, the home belongs to you, and you are therefore entitled to sell the home. However, Cheboygan Habitat has the first right of refusal, meaning the affiliate has the right to purchase the home back from you. However, it is important that you fully understand the requirements involved of paying off your mortgage(s), as well as payback requirements for grants you may have received.

11. How much is a mortgage payment?
 - a. Mortgage payments vary depending on many factors. It is very common that they mortgage payments do not exceed 30% of the household's monthly gross income.

If you have more questions, please reach out to us via the contact information on our website.

Cheboygan County Habitat for Humanity Fair Housing Policy:

Cheboygan County Habitat for Humanity, Inc. is an Equal Housing Opportunity Lender. As such, we do business in accordance with the Federal Fair Housing Law (Fair Housing Amendments Act of 1988). It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin in the

- Sales or rental of housing or residential lots
- Advertising the sale or rental of housing
- Financing of housing
- Provision of real estate brokerage services
- Appraisal of housing
- Blockbusting is also illegal



If anyone feels they have been discriminated against, you may file a complaint of housing discrimination by calling 800-669-977 or send your complaint in writing to the US Department of Housing and Urban Development, Assistant Secretary for Fair Housing & Equal Opportunity, Washington DC 20410.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the law concerning OK 44114-2507 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.