



GUIDELINES FOR COMPLETING THE COLUMBIA-GREENE HABITAT FOR HUMANITY HOMEOWNERSHIP PROGRAM APPLICATION

INTRODUCTION

Applying for the CGHFH homeownership program is an important step toward achieving the dream of owning a safe, affordable home. To help you succeed, follow these guidelines when preparing and submitting your application.

1. Review Eligibility Requirements

- **Need for Affordable Housing:** Demonstrate a clear need for better housing such as living in substandard, overcrowded, or unaffordable housing.
- **Ability to Pay:** Show a stable income within the program's income guidelines, and the ability to make monthly mortgage payments.
- **Willingness to Partner:** Commit to partnering with CGHFH by contributing "sweat equity" hours, such as helping build homes or attending homeowner education classes.
- **Residency and Legal Status:** Ensure you are a legal resident and meet any local residency requirements set by CGHFH.

2. Gather Required Documentation

- Proof of identification (valid government-issued photo ID, Social Security card, driver's license, etc.)
- Proof of income (recent pay stubs, tax returns, or benefit statements)
- Information on debts and monthly expenses (credit card statements, loan documents, utility bills, copy of recent credit report)
- Rental history and references (contact information for landlords or property managers)
- Proof of residency (lease agreement, utility bills, or other documents showing your current address)

3. Complete the Application Form

- Fill out every section of the application completely and honestly. Incomplete or inaccurate information may delay the process or disqualify your application.
- Double-check all details for accuracy, especially contact information, income figures, and household members.
- Attach all required supporting documents as specified on the application checklist.
- Contact the CGHFH Family Services Coordinator at: familyservices@cghfh.org if you need assistance or clarification on any part of the application form.

4. Submit the Application

- Submit your completed application and all requested documents.
- Use the designated submission method (mail or in-person drop-off by appointment)

5. Participate in the Selection Process

- Be available for follow-up interviews, home visits or additional information requests from the Family Services Coordinator.
- Attend any required orientation meetings or workshops as part of the application evaluation process.
- Respond promptly to all communications from the Family Services Coordinator to avoid delays or disqualification.

6. Understand “Sweat Equity” Requirements

- Be prepared to contribute volunteer hours (sweat equity) toward building your home and/or other Habitat projects.
- Participate fully in homeowner education sessions which may cover topics such as budgeting, home maintenance, and community involvement.

7. Keep Copies of All Materials

- Retain copies of your completed application and all submitted documents for your records.
- Keep a log of all communications with the Family Services Coordinator and other CCGHFH staff.

8. Stay Informed

- Regularly check your email and voicemail for updates from Columbia-Greene Habitat for Humanity.
- Contact the CGHFH Family Services Coordinator at: familyservices@cghfh.org if you have questions about your application status, next steps or if you need other assistance with your application.

Completing a CGHFH Homeownership Program application is a significant step toward building a better future for you and your family. By following these guidelines and staying organized, you can ensure that your application is complete and accurate.

Good luck on your path to homeownership!