



Columbia-Greene
Habitat
for Humanity®

Dear Potential Habitat Partner:

Thank you for your interest in the Columbia-Greene Habitat for Humanity (CGHFH) Homeownership Program! We are currently accepting applications for a 3-bedroom, 2-bath Habitat home located in Niverville, as well as for upcoming home construction projects that will be announced in the future.

Please review the details below to understand the eligibility criteria and requirements for the CGHFH Homeownership Program.

Eligibility Criteria

To be considered for Habitat homeownership, applicants must meet all the following requirements:

1. Need for Housing

- You must currently live in over-crowded or sub-standard housing. Examples of sub-standard housing include structural problems, a leaking roof, living in an unsafe neighborhood, inadequate heat or plumbing, and/or other hazardous or unsanitary living conditions.
- You must demonstrate financial need for housing. This means you are paying more than 30% of your gross monthly household income on rent. If more than 30% of your gross monthly household income is spent on housing, making it difficult to afford adequate nutrition, clothing, and education for your family, you might qualify even if your current housing does not meet the definition of substandard.

2. Steady Income and Satisfactory Credit

Applicants must have the ability to pay an affordable mortgage each month along with other related expenses such as utilities (heat, water, electricity, waste disposal), homeowner insurance, taxes, and necessary home maintenance. Additionally, a satisfactory credit score will be required by mortgage lenders to qualify for financing from a mortgage lender.

Income Guidelines

The program is designed to serve individuals and families whose annual gross household income falls between 50% and 80% (adjusted for household size) of the FY2025 HUD determined Area Median Income for Columbia County, which is \$113,100.

FY2025 AREA MEDIAN INCOME LIMITS ADJUSTED FOR HOUSEHOLD SIZE

Household Size	1	2	3	4	5	6	7	8
50% AMI	39,450	45,100	50,700	56,350	60,850	65,400	69,900	74,400
80% AMI	63,150	72,150	81,150	90,150	97,400	104,600	111,800	119,000

3. Sweat Equity

Applicants must be willing to partner with Columbia-Greene Habitat for Humanity by contributing between 200 and 400 volunteer hours, depending on household size. These hours can be completed through work on the home build site, at ReStore, Helping Hands projects, Homebuyer Education and Financial Empowerment courses, and other community service activities. This volunteer time is known as “**sweat equity**.” Friends and family members aged 16 or older may also help fulfill these hours.

How to Apply

If you believe you meet all of the eligibility criteria and requirements, you are encouraged to download the CGHFH homeownership application at:

<https://www.columbiagreenehabitat.org/own-a-home.html> .

Please complete every section and all pages of the application. Be sure to sign where indicated for both the applicant and co-applicant (if applicable). You must list all sources of income, debts (such as auto loans, credit cards, student loans, etc.), and assets (such as checking/savings accounts, retirement, pensions, etc.).

Please include the following documentation with your homeownership application:

- **Letter explaining the need for a Habitat home.**
- **Proof of eligibility to work and reside in the United States of America:** US Citizenship or birth certificate if born in USA, or permanent resident’s card or landed

immigrant papers or temporary work visa for all family members planning to live in the household.

- **Rental information:** Most recent 12 months of cancelled rental checks, receipts or bank statements showing current rent payments.
- **Income information for all household members age 18 and older:**
 - If employed, the most recent 2 years of W-2 statements, signed tax returns and 4 most recent paystubs to cover a 60-day period.
 - If self-employed (25% or greater interest in a business as applicable) the past 2 years of signed income tax returns (both individual and business) and applicable schedules.
 - Other income – Public Assistance or Social Security: Provide the award or benefit letter; For Child Support and other court mandated payments like alimony, provide a copy of the court order
- **Financial Information:**
 - Copy of current credit report
 - Copies of last 2 utility bills (gas, water, sewer, electric, cable, phone, etc.)
 - Proof of 12 months child support or alimony payment, including agreement, if applicable.
 - Divorce Decree or Marriage Certificate as applicable.
 - Most recent 3 months of statements for each credit card and/or loans showing amounts owing.
 - Most recent quarterly 401(k) or 403(b), or other retirement statement.
 - Most recent 3 months of bank statements for each bank account held.
 - Discharge papers if you declared bankruptcy within the last 7 years.

Document Submission Security Guidelines

Once your application is completed and the supporting financial documents are copied, please package your documents in a secured envelope and mail to: Columbia-Greene Habitat for Humanity, 3521 US-9, Hudson, NY 12534, Attention: Family Services Coordinator.

If you have any questions, if you need help with submitting your application, or if you would like to have your application and documents reviewed for completeness, you are encouraged to contact our Family Services Coordinator at: familyservices@cghfh.org, to schedule an appointment for application review. Note that eligibility determinations will not be made during this review.

For your protection, please do not email your application or any supporting documentation. To ensure the confidentiality of your information, do not leave your

application or any other confidential materials at the Habitat ReStore reception desk. This helps prevent unauthorized access to your personal and financial documents and maintains the highest level of security throughout the application process.

Thank you for your interest in our homeownership program!

Sincerely,

Patricia

Patricia Jennings
Family Services Coordinator
Columbia-Greene Habitat for Humanity
3521 US-9
Hudson, NY 12534
518-828-0892, Option 3

