

The Adams County chapter is one of 1,500 affiliate chapters throughout the U.S. and one of 2,050 Habitat for Humanity chapters world-wide. This nonprofit, ecumenical Christian housing ministry has provided more than 600,000 affordable houses to more than 3 million people world-wide, since being founded by Millard and Linda Fuller in 1976. In Adams County, Habitat has helped more than 30 families become homeowners since 1988.

Adams County Habitat for Humanity follows the vision of Habitat for Humanity International: A world where everyone has a decent place to live.

The Mission of Habitat for Humanity International: Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

### Quick Facts About Adams County Habitat for Humanity:

- Founded in 1988 (in Adams County)
- Part of Habitat's national and international organization
- A nonprofit, tax-exempt 501(C)(3) nonprofit organization
- Constructed 30+ homes for Adams County families
- More than 300 volunteers lend a hand annually
- Families must invest "sweat equity"
- A Habitat home provides families with "a hand up," not a "hand out"
- Families repay no-interest mortgages on their homes
- Also funded by donations—from individuals, churches and businesses—plus grants
- 14 covenant churches throughout Adams County support Habitat
- A ministry based on Christian principles—that we must love and care for one another

[HabitatAdamsPA.org](http://HabitatAdamsPA.org)

A world where everyone has a decent place to live.



P.O. Box 3561  
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Providing Homes and Hope

*stability*   
SECURITY  
improved health  
*Breaking the cycle of poverty\**  
Better educational  
and job prospects  
*family*  
Happiness  
FAITH  
PROMISING  
FUTURE  
PRIDE  
*dreams*  
HOPE  
Community  
SAFETY  
COMFORT  
*dignity*

What does the word  
"Home"  
mean to you?

\*All of these benefits to home ownership are included in research cited on [Habitat.org](http://Habitat.org).

# Owning a Home



## Becoming a Habitat Homeowner:

### What is a Habitat Home?

A Habitat home is a house built or renovated by Habitat for Humanity for sale to a family in need of a simple, decent house. Through a no-interest mortgage, the organization makes it possible for families of low or modest income to qualify for a home of its own.

### How Does a Family Qualify?

Habitat for Humanity evaluates families based upon the following criteria:

**Need:** A family must have the need and desire for a home. Their present housing situation must be inadequate, perhaps through size or condition, for the family's needs.

**Ability to Make Payments:** Habitat homes are not free; a Habitat family makes monthly mortgage payments. However, mortgages through Habitat are interest-free. A family only reimburses Habitat for the actual cost of building the house. Habitat makes no profit. A family must earn enough money to make the monthly mortgage payment plus additional expenses such as insurance, taxes, utilities and repairs, with the ability to budget for unexpected bills too. Applicants must have a good employment record with sufficient income. The US Department of HUD guidelines for Adams County (revised annually) are used by Habitat.

## US Dept of HUD Household Guidelines for Adams County, 2014

### Total Maximum Household Income

1 person		\$36,850
2 persons		\$42,100
3 persons		\$47,400
4 persons		\$52,650
5 persons		\$56,850
6 persons		\$61,050

**Residency:** In order to purchase a Habitat home in Adams County, the applicant must have lived in the county for at least one year.

**Sweat Equity – Earning the Home:** A Habitat family must invest up to 500 hours (250 hours for a single-parent family) working side-by-side with Habitat volunteers either constructing their home or other Habitat homes. One-half of the required sweat equity hours must be provided by the Habitat partner family; other people such as church members, relatives and friends may help the family earn the other half of their required hours.

**Willingness to Partner:** A Habitat family partners with the Habitat organization when they purchase a Habitat home. One of the unique features of the program is the providing of a support family to each Habitat family. The support family helps with budget planning, home maintenance matters and general counseling for any questions or issues that may arise.

**Positive Outlook:** A Habitat family is evaluated based upon their approach to this potential partnership—Do they display a positive, serious attitude toward becoming a homeowner? Are they willing to help other Habitat families as they have been helped? Partnership with Habitat means having a positive influence in the neighborhood and community. Occupancy by mortgagor of a Habitat home is a must.

**Application materials** can be downloaded from the website, [HabitatAdamsPA.org](http://HabitatAdamsPA.org), and submitted to the address below. Upon receipt of the application, a member of the Family Selection Committee contacts the applicant. A confidential credit check is obtained. The family is interviewed by the committee and a visit to the current home is made. After a recommendation by the committee, the entire Habitat Board votes upon the application.

## Volunteer



### Please Consider Getting Involved By:

- Volunteering (volunteer applications available on the website)
- Donating land
- Making a tax-deductible donation
- Donating professional services or goods
- Hosting a speaking engagement by Habitat
- Recommending a hard-working, low-income family to apply for a home
- Praying for Habitat families and the organization's leadership

[HabitatAdamsPA.org](http://HabitatAdamsPA.org)