



Seneca Habitat for Humanity

Application Criteria for Partner Family Candidates

- You must have a housing need due to, for example: improper electrical, plumbing, or heating conditions, overcrowded bedrooms, unsafe or unsanitary conditions, etc.
- You need to have been unable to obtain a conventional housing loan.
- You need to have lived in Seneca County for one full year.
- Your annual income must fall within our guidelines. Phone the office for current income levels.
- Your annual income and long-term debt ratio must be less than 39%.
- You will need to give us permission to verify employment, income, checking and savings accounts; obtain statements from current and any previous landlords; obtain a credit report, and verify loans.
- You will need to give us the names of three people as character references.
- And, finally, you need to be willing to work a minimum of 400 hours (“sweat equity”) toward the construction of your home if you are a two adult family, and 200 hours if you are a one adult family.
- Successful partner family applicants will be required to make a down payment of \$400 at or before the time of closing on the mortgage.

For more information, contact Joe Swora, Executive Director, at 419-447-4270, or email senecahfh@yahoo.com.



Seneca Habitat for Humanity is a volunteer-driven housing ministry that builds decent, affordable homes for needy families.

