



Family Selection Criteria and Guidelines

The selection criteria for our Habitat program:

- Need for adequate shelter
- Ability to pay for a Habitat home
- Willingness to partner with Habitat for Humanity
- You must currently live or work in our service area.

1. NEED FOR ADEQUATE SHELTER

- a. Current shelter is in poor condition, overcrowded, transitional, financially burdensome, and/or building is not accessible for your needs (handicap needs), etc.
- b. You are unable to obtain a conventional or government assisted mortgage.

2. ABILITY TO PAY FOR A HABITAT HOME

- a. The applicant must have a stable, steady monthly household income, sufficient to cover a mortgage payment, insurance, taxes, and other living expenses and debt.
 - i. Temporary income (i.e. unemployment) is not considered stable income.
- b. Applicant and Co-applicant/spouse must have satisfactory credit.
 - i. If there is something you wish Habitat to know about your credit report, please explain.

Your total gross household yearly income needs to be between the following:

Family Size	Annual Income
1 person	\$19,260 - \$26,964
2 person	\$19,260 - \$30,816
3 person	\$19,260 - \$34,668
4 person	\$19,260 - \$38,520
5 person	\$19,260 - \$41,602
6 person	\$19,260 - \$44,683
7 person	\$19,260 - \$47,765
8 person	\$19,260 - \$50,846

3. WILLINGNESS TO PARTNER WITH HABITAT FOR HUMANITY:

- a. Commit yourself/family to the Sweat Equity requirements (350 hours for a single person and 450 hours for a couple).
- b. Criminal background checks will be conducted on all adult members (18 years of age or older) of the applicant's household.
- c. Habitat conducts an inquiry through the sexual offender database online.
- d. Planning and saving for the down payment, closing costs, and other deposits.
- e. Being patient and having a good attitude with everyone involved in the process
- f. Accepting the program can take 12 months or longer before completion.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.