FAMILY SELECTION POLICY

Habitat for Humanity of Greater New Haven (HFHGNH) selects eligible families only after securing potential sites in order to avoid delays and long waiting lists while searching for a site to suit the selected family. Applicants will be sought by public announcement.

The application process includes five steps: orientation session, documents review, interviews, application work hours, and Board decision.

An orientation session includes presentations by the Family Selection committee. The orientation will be advertised by public notice and posted on our website. It includes identification of newly available sites. Applications and other written materials are provided. At the conclusion of the session, all persons who wish an application are advised of an application due date after the session. They are also advised that if more acceptable applications are received than sites, selection will be of the family or families most in need of housing.

When received, applications are screened by the Family Selection committee for completeness and to eliminate any who are unquestionably ineligible. Credit reports are obtained, and criminal background and sex offender checks are done.

First interviews are held at a mutually agreed time and at the Habitat office. At least two Family Selection committee members are present. At the first interview, the application and credit report are carefully reviewed, more details of the program are discussed, and questions answered. If additional information is needed, it must be presented in a timely manner. The applicant is advised to complete the 14 application work hours within 30 days of the interview. After the application hours have been completed, a second interview occurs at the applicant’s current home. Its purpose is to meet the entire applicant family, further evaluate need, and clarify any questions or issues that may appear.

After the interview process in completed, the Family Selection committee prepares a summary (anonymous) concerning the applicant with a recommendation to the Board of Directors. The Board of Directors has final approval authority. After Board action, anyone accepted is provided with written notification and a family partner is provided. A second/or, in some cases, third credit report is required 30 to 60 days before closing.

Throughout the process, families are encouraged to contact the Habitat office with questions or concerns and particularly if some impediment to steady progress on hours has occurred.
APPLICATION CRITERIA

Habitat for Humanity of Greater New Haven is an equal opportunity housing provider. Habitat considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin. The application process consists of completion of the application form, credit check, criminal background and sex offender checks (in all states where the applicant and co-applicant have resided prior to the submission of the application), an office interview, fourteen (14) hours of volunteer work and a home interview. Habitat’s acceptance guidelines are based on consideration of the following criteria:

I. **Need for Housing:** The applicant(s) must demonstrate that their current housing situation has one or more of the following characteristics:

   a. Unsafe, very poor conditions, or located in a particularly unsafe area;

   b. Rent, or contribution currently paid towards rent, exceeds 35% of net income;

   c. Size is inadequate for the present or anticipated residents;

   d. Other factors demonstrating a need for the type of housing Habitat can provide that goes beyond a personal desire to own a home.

Applicants will not be approved if they qualify for conventional financing, presently own real estate, or have owned real estate within the last three (3) years. Otherwise, eligible applicants are not disqualified because they may qualify for another subsidy program (governmental or charitable) or tax deferral.

II. **Demonstrated Ability to Pay:**

   a. Gross household income should generally be between 30% and 60% of the median income for the New Haven area at the time of application, as determined by HUD for the current fiscal year;

   b. A two-year history of stable income and employment;

   c. An acceptable credit history, which includes a good record of paying rent and utilities;
d. Bankruptcies must have been discharged for at least two (2) years;

e. Ability to cover closing costs and adjustments which are in the range of $3,500-$4,000 (but could be higher or lower), as well as a $600 down payment;

f. Ability to afford anticipated monthly mortgage payments, including taxes and homeowners insurance;

g. Applicants must be U.S. citizens or permanent resident aliens.

III. Willingness to Partner with Habitat:

a. Applicant must complete 400 hours of sweat equity toward the building of Habitat homes. Each primary applicant must complete 100 hours. Applicant must comply with all other sweat equity policies;

b. Applicant must be willing to live in a neighborhood in which Habitat is currently building;

c. Applicant must be willing to attend required workshops for success in homeownership.

Habitat reserves the right to waive or alter any of the foregoing criteria based upon the unique situation of the applicant.

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2014 MINIMUM INCOME REQUIREMENT
(based on HUD income limits for FY 2014 for New Haven, CT)

<table>
<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
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<tr>
<td>Minimum</td>
<td>17,400</td>
<td>19,900</td>
<td>22,400</td>
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<td>28,850</td>
<td>30,850</td>
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