



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, national origin, age, marital status, or sources of income.



## Family Selection Criteria

The selection of families who purchase homes through Habitat for Humanity Western Wayne County is done by Board of Directors upon a recommendation of the family selection committee.

Qualified applicants will meet all three criteria detailed below:

### NEED FOR ADEQUATE SHELTER:

- a) Current shelter has problems with the heating system, water supply, electricity, bathroom(s), kitchen, structure, etc. Current shelter has an inadequate number of bedrooms as determined by number, ages and sex of household members.
- b) The current neighborhood is unsafe.
- c) The family is unable to obtain a conventional or government-assisted mortgage loan to purchase a home.
- d) The maximum household gross income is at or below 50% of the median family income as outlined in the MSHDA Office of Community Development.
- e) Homeowner net worth, including all assets cannot exceed \$20,000.00.

### ABILITY TO PAY:

- a) The household income is at least 25% of the area median income as outlined in the MSHDA Office of Community Development.
- b) Applicant must demonstrate the ability to pay a 10 - 30 year, 0% interest monthly mortgage payment. The mortgage payment will include the payment for property taxes and insurance.
- c) Family received favorable or repairable credit and landlord reference evaluations.
- d) The family must have a satisfactory credit history and references. All financial judgments must be cleared prior to closing. Payments on bad debts must begin immediately upon signing the letter of acceptance.
- e) Must receive satisfactory reference of payment history from landlord.
- f) Applicant debt to income ratio must not exceed 38%.
- g) Applicant must make a down payment of \$750.00. \$100.00 of this payment must be received before construction begins and the balance is due one month before occupancy of the home.
- h) Partner family must disclose all assets on the application. If assets are later discovered, family will be disqualified from the program even if they have been assigned a home.
- i) Partner family will also be responsible for paying one year insurance premium before closing.
- j) Partner family may also be responsible for paying closing cost and a down payment based on their income.

### WILLINGNESS TO PARTICIPATE AS A PARTNER WITH HABITAT:

In addition to the applicant understanding and willingly agreeing to the affiliate's requirement of each adult in the household providing 250 hours of sweat equity on a Habitat project prior to occupancy. The qualified applicant will demonstrate an eagerness, understanding and realizations of the program.

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### A. Eagerness:

1. Family attended the application orientation.
2. Family took initiative to obtain an application and fill it out completely.
3. Family readily engaged in a home visit.
4. Family attempted to attend Habitat functions.
5. Family provided necessary documentation.
6. Family members expressed desire to make this community their permanent home.
7. Family responded in timeframe allowed with a positive attitude to requests for additional information to determine eligibility.

### B. Understanding:

1. Family participated in an explanation of what Habitat is and is not.
2. Family is pleased with Habitat's basic house design.
3. Family knows it is responsible for care of its home.

### C. Realization:

1. Family realizes the sweat-equity requirement and its demand.
2. Family realizes implications of a highly publicized program.
3. Family realizes that it must make payments monthly without default.
4. Family realizes expectations of the letter of acceptance.
5. Family realizes the equity sharing mechanism.
6. Family realizes that Habitat needs it as an active partner.

D. As a condition of acceptance to the program, all partner families understand and agree to the condition that All homes will be assigned by the affiliate to qualifying families. The affiliate utilizes a number of factors in assign ing homes, including, but not limited to home availability, family size, family structure, proximity of house relative to distance of employment and school among other factors. The affiliate is not required to disclose the basis used for making such home assignments. Families will not have any choice of location, floor plan, home ammenities, etc. Should the partner family choose not to accept the home assigned, they will be deemed to no longer qualify for the home ownership program and any deposit, sweat equity hours or similar investments made during the homeownership qualification process may be forfeited by the family.

E. Willingness to Participate in Habitat's family support program which includes financial management classes.

- a. Partner family is required to contact choice agency and register and attend required classes.
- b. Partner family is responsible for ensuring required documents (specifically certificate of attendance & income verification forms) are submitted to agency for completion and submitted to the affiliate office within 30 days.

## RESIDENCY REQUIREMENTS

Applicants must live within the Western Wayne County Habitat for Humanity Geographical Service Area (GSA) to be considered for a home and are as follows: Belleville, Brownstown Twp., Canton, Dearborn Hts., Garden City, Inkster, Livonia, New Boston, Northville, Plymouth, Redford, Romulus, Southgate, Sumpter Twp., Taylor, Van Buren Twp., Wayne, and Westland.

By signing this document, I am acknowledging that I understand the Family Selection Criteria and will abide by the guidelines outlined above. If I do not comply with the policy, this decision could result in the postponing or termination of my approval to receive a home due to my unwillingness to partner.

Partner family: \_\_\_\_\_ Partner family: \_\_\_\_\_  
(print legibly) (signature)

Date: \_\_\_\_\_

Partner family: \_\_\_\_\_ Partner family: \_\_\_\_\_  
(print legibly) (signature)

Date: \_\_\_\_\_

Habitat for Humanity Representative \_\_\_\_\_ Date: \_\_\_\_\_