



WVHFH Family Selection Criteria

1. Need

- You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure: water, electrical or sewage service systems; heating system; or failure to meet city property maintenance standards. Also taken into consideration are such issues as the number of bedrooms in your home and neighborhood safety.
- The percentage of your monthly income spent on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with Habitat interviewers. We will need your written permission to obtain your credit report and to verify your past two years of employment history, rental history, all other sources of income and any other credit references you may have.
- You must have lived in Wyoming Valley for at least one year.
- As WVHFH moves through the selection process, an applicant’s responsiveness and cooperation will be taken into account.
- You and your family will be considered if your total Annual Gross Income is not over 60% or less than 30% of the local median family income.

The examples below are based on the most recent HUD figures:

Household Size	Minimum Income	Maximum Income
1.....	\$14,100.....	\$28,050
2.....	\$16,100.....	\$32,050
3.....	\$18,100.....	\$36,050
4.....	\$20,100.....	\$40,050
5.....	\$21,750.....	\$43,300
6.....	\$23,350.....	\$46,500
7.....	\$24,950.....	\$49,700
8.....	\$26,550.....	\$52,900

Ability to Pay

- Since you will actually buy your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment on time. This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

2. Willingness to Partner with Habitat

- When selected, you become a “partner family” in the Habitat movement. As a partner family WVHFH requires at least 200 hours of volunteer work to be completed as your house is constructed and before occupancy. This is called “sweat equity” and may be completed by assisting in the construction of your home and the homes of others. Work may include clearing the lot, painting, coordinating lunches for volunteers, helping with Habitat mailings or working on other Habitat projects.
- You will be responsible for maintenance and repairs of your home from the time you move into it.
- After moving into your home, the Family Support Committee will maintain a relationship with you.

Equal Housing Opportunity.

We conduct business in accordance with the Federal Fair Housing Law

