



**WVHFH Family Selection Criteria**

**1. Need**

- You will be considered for a Habitat home if your current housing is inadequate and you can't obtain suitable housing otherwise. Inadequacy may involve structural issues, utilities, heating, safety, or city code violations.
- We assess how much of your income goes toward housing, and you must openly discuss your finances with us. You'll need to authorize a credit check and provide two years of employment, rental, and income history.
- You must have lived in Luzerne County for at least one year.
- During the selection process, your responsiveness and cooperation are essential. Timely communication and follow-through are key factors.
- Your total gross annual income must fall between 40% and 80% of the local median income.

Household Size	Minimum Income	Maximum Income
1	\$25,775.00	\$51,550.00
2	\$29,450.00	\$58,900.00
3	\$33,125.00	\$66,250.00
4	\$36,800.00	\$73,600.00
5	\$39,750.00	\$79,500.00
6	\$42,700.00	\$85,400.00
7	\$45,650.00	\$91,300.00
8	\$48,600.00	\$97,200.00

**2. Ability to Pay**

- Since this is a home you will purchase from Habitat, you'll need to show you can consistently pay the monthly mortgage, including taxes and insurance. When considering your for partnership, we'll take into account if this payment fits your budget and other financial obligations. If needed, we'll guide you in budgeting to assess your eligibility.

**3. Willingness to Partner**

- If selected, you'll become a Partner Family. You will be required to complete at least 200 hours of "Sweat Equity." This typically means helping to build your own home or another family's, or volunteering at our ReStore. Your contribution will be meaningful and tailored to support Habitat's mission as you prepare to purchase your home.

Equal Housing Opportunity  
 We conduct business in accordance with the Federal Fair Housing Law

