



## **FAMILY SELECTION CRITERIA**

Family selection will be non-discriminatory, based on demonstrated need and ability to meet financial obligations. An in-home visit will constitute part of the evaluation.

### **NEED**

The applicant must be living in inadequate housing (i.e., not decent, safe or sanitary) and lack the financial resources to own housing through conventional means. Degree of need, based on condition of present housing including suitability to family size, will be considered. Priority is given to families of three or more.

### **ABILITY TO PAY**

Applicants must demonstrate the financial means to pay the mortgage. Disability income is acceptable. All financial decisions will be based on the underwriting report and the debt to income ratio calculated by CEHFH's established criteria. Applicants must demonstrate a willingness to make their financial commitment to Habitat a top priority in their budgeting.

### **WILLINGNESS TO PARTNER**

Applicants must be willing to contribute 350 hours of sweat equity to the Habitat program before a home may be transferred to them. Any permanent member of the household can earn sweat equity that is at least 18 years of age. The Family Selection Committee will review special dispensations for applicants who are disabled on a case-by-case basis.

### **EQUAL CREDIT OPPORTUNITY ACT NOTICE**

Coastal Empire Habitat for Humanity does not discriminate against applicants on the basis of race, color, religion, gender, marital status, or age (provided applicant has the capacity to enter into a binding contract). CEHFH abides by all policies of the Fair Housing Act.

