



Millcreek Valley Habitat for Humanity

420 W. Wyoming Avenue

Cincinnati, OH 45215

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SELECTION CRITERIA FOR HABITAT HOUSING

THE APPLICANT SHOULD UNDERSTAND THAT AN IN-DEPTH INTERVIEW WILL BE CONDUCTED BY THE FAMILY SELECTION COMMITTEE TO DETERMINE ACTUAL NEED, ABILITY TO PAY FOR HABITAT HOUSING, (MUST HAVE INCOME STABILITY), AND YOUR WILLINGNESS TO PARTNER.

THE REVIEW WILL INCLUDE PERSONAL VISITS AND INTERVIEWS BY COMMITTEE MEMBERS.

The three (3) major areas of selection criteria are:

- A. The actual need for adequate shelter.
- B. The ability to pay for Habitat Housing
- C. The willingness to partner.

A detailed breakdown of these three major areas follows:

A. ACTUAL NEED

1. INADEQUATE PRESENT HOUSING
May include problems with heating, water supply, electricity, kitchen or bath plumbing problems, the structure itself, etc.
2. OVERCROWDING
3. PRESENT HOUSING COST-BURDENED
Paying more than 25% of income on present housing.

B. ABILITY TO PAY FOR HABITAT HOUSING

1. AMOUNT OF INCOME.
The combined household monthly income is within the range of 30% - 50% of median income as established by HUD for Hamilton County.
2. CANNOT OBTAIN CONVENTIONAL FINANCING
 - a. Inability to secure a conventional loan / VA / FHA/First time buyers, etc
 - b. Manageable debt, a credit check will be made.

D. WILLINGNESS TO PARTNER

1. Completion and return of application in a timely fashion.
2. Ability to make \$600.00 down payment.
3. Acceptance of affiliates sweat equity requirements
4. Put in 500 Sweat Equity Hours working at building Habitat homes.

FURTHER, THE APPLICANT WILL ACCEPT THE FOLLOWING RESPONSIBILITIES:

1. Disclosure of financial, such as places of employment, household income, present household indebtedness, and credit reports.
2. Follow through on all Habitat Housing application requirements in a timely fashion
3. Will need to contribute 500 "Sweat Equity Hours" working on other Habitat houses as well as their own Habitat home.
3. Assist in the renovation and or the construction of their Habitat House in the following suggested ways:
 - A. CLEANING
 - B. PAINTING
 - C. LANDSCAPING
 - D. ACTUAL CONSTRUCTION/RENOVATION
5. Attendance at all required workshops.
6. Participate in regional meetings and homeowners association if able.
7. Maintenance and repairs of the house after occupancy, **including yard, shrub upkeep, and grass cutting.**
8. Payment of property taxes, insurance, and house payments when due.
9. Make a down payment of \$600.00 according to letter of intent.

I understand the above criteria and am willing to abide by it.

Signature

Date

Signature

Date