



FAMILY SELECTION CRITERIA

Montcalm County Habitat for Humanity - 2013



There are three standards that must be met in order to qualify for a Habitat home. These are: **Need for adequate housing, Ability to pay, and Willingness to partner.** All applicants will be reviewed by these standards. We will not discriminate based on race, sex, color, age, handicap, religion, national origin, family status, or marital status, or because all or part of income is derived from any public assistance program. We believe that home ownership can enhance and empower families. We feel that by judging each applicant on the same criteria it not only adds stability to our program, but also helps us help those who fall outside the criteria to locate other opportunities for them. We acknowledge that home ownership is not for everyone. If a family is not ready to deal with the responsibilities of home ownership, we will not add extra burden upon them.

NEED FOR ADEQUATE HOUSING- The following will be used to determine if the present housing is inadequate. Does the existing dwelling have any factors below?

Structural safety, integrity, and mechanical function

1. Reparability:

- Head(s) of household, family and friends unable to readily repair deficiencies.
- Landlord is consistently unwilling to complete necessary repairs.
- Repairs cannot be made as documented by building inspection officials.

2. Heating System and Climate:

- Heating system does not provide healthful/ comfortable living.
- A wood burning or kerosene heater is primary source of heat.
- Insulation is not sufficient to maintain minimal comfort even after correction.
- Air infiltration at doors or windows cannot be stopped even after weatherization.
- Gas/ electric bills are consistently in excess of \$150.00 per month.
- Need for a special environment has developed & present conditions cannot be adapted

3. Plumbing:

- There is not a continuous supply of safe water.
- There is not a safe/ sanitary method of sewage disposal.

4. Electrical:

- Supply is not reliable. Fuses blowing or breakers tripping. Service unable to handle load.
- Wiring poses a threat to safety--shocks, fire, etc.

5. Safety:

- Access to street, yard, parks or playgrounds is hazardous.
- There are unavoidable dangers to children
- Immediate physical environment contains un-removable hazardous or toxic material.
- There is not ready means of egress from a basement bedroom.

6. Accessibility:

- Un-corrective barriers to physically challenged family members.

Size of living quarters. Present dwelling can be considered inadequate if any below are present:

- More than three family members share a bedroom
- School-age children of opposite sex share a bedroom
- Each family member has 100 square feet or less of living space

Temporary Housing. Inadequacies are true if any of the following are found:

- Family has tentative living arrangements with family or friends
- Family is living in a transitional housing unit or motel
- Family is living in a house that is being condemned, sold or moved
- Family is losing its lease due to uncontrollable circumstances
- Family is living in a car, tent or other quasi-homeless state

Cost of Housing. Present housing situation can be considered inadequate if this is true:

- Family is paying more than 32% of its total gross income on housing.

Upper income guidelines. If below is true, a family can be considered with our guidelines:

- Family's total income presently calculated does not exceed 50% of the county's average based on family size

Conventional financing: A family meeting this criteria will show one of the following:

- Family has applied for other available housing and been denied
- Family is unable to obtain conventional housing from banks or other lenders
- Family has no other marketable assets that could be used to obtain a conventional loan

Certifying the need for adequate shelter

The following methods and resources are used to determine actual housing need:

- Information given on the homeowner application
- Habitat "Current Housing Evaluation" completed on interview visit
- Utility Bills- verify currency of payments as well as costs
- Rent or house payment stub
- Medical documentation of special need
- Proof of rejection from other financing options
- Total income verification
- Advice from a building committee member

Additional Considerations:

1. Trailers/ mobile homes are not considered inherently inadequate
2. A reliable vehicle (asset) for transportation to and from work is appropriate
3. Living in subsidized housing does not necessarily preclude a family from consideration