



# Habitat for Humanity of Greater New Haven



## APPLICATION CRITERIA

Habitat for Humanity of Greater New Haven is an equal opportunity housing provider. Habitat considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin. The application process consists of completion of the application form, credit check, an office interview, fourteen (14) hours of volunteer work and a home interview. Habitat's acceptance guidelines are based on consideration of the following criteria:

- I. **Need for Housing:** The applicant(s) must demonstrate that their current housing situation has one or more of the following characteristics:
  - a. Unsafe, very poor conditions, or located in a particularly unsafe area;
  - b. Rent, or contribution currently paid towards rent, exceeds 35% of net income;
  - c. Size is inadequate for the present or anticipated residents;
  - d. Other factors demonstrating a need for the type of housing Habitat can provide that goes beyond a personal desire to own a home.

Applicants will not be approved if they qualify for conventional financing, presently own real estate, or have owned real estate within the last three (3) years. Otherwise, eligible applicants are not disqualified because they may qualify for another subsidy program (governmental or charitable) or tax deferral.

- II. **Demonstrated Ability to Pay:**
  - a. Gross household income should generally be between 30% and 60% of the median income for the New Haven area at the time of application, as determined by HUD for the current fiscal year;
  - b. A two-year history of stable income and employment;
  - c. An acceptable credit history, which includes a good record of paying rent and utilities;
  - d. Bankruptcies must have been discharged for at least two (2) years;

- e. Ability to cover closing costs and adjustments which are in the range of \$3,500-\$4,000, as well as a \$600 down payment;
- f. Ability to afford anticipated mortgage payments, including taxes and homeowners insurance;
- g. Applicants must be U.S. citizens or permanent resident aliens.

**III. Willingness to Partner with Habitat:**

- a. Applicant must be willing to contribute at least 400 hours of sweat equity toward the building of Habitat homes, of which 150 hours must be completed by each primary applicant. Applicant must comply with all other sweat equity policies;
- b. Applicant must be willing to live in a neighborhood in which Habitat is currently building;
- c. Applicant must be willing to attend required workshops for success in homeownership.

**Habitat reserves the right to waive or alter any of the foregoing criteria based upon the unique situation of the applicant.**

**INCOME LIMITS**

*(based on HUD income limits for FY 2011 for New Haven, CT)*

<b>Family Size</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Minimum</b>	17,600	20,100	22,600	25,100	27,150	29,150	31,150	33,150
<b>Maximum</b>	35,200	40,200	45,200	50,200	54,300	58,300	62,300	66,300