

Homeowner Partner Selection Criteria



The following is a summary of the Partner Selection Criteria. A review of this information will provide the reader with a general understanding of who may be qualified to become a Habitat Homeowner. If you have any questions, please email or call Family Services Manager, Nancy Kiogima at nkiogima@habitatgtr.org or 231-941-4663.

The four principal criteria are listed below:

NEED FOR ADEQUATE SHELTER

- Current shelter has an inadequate number of bedrooms as determined by the number, ages, and sex of household members.
- Current shelter has problems with the heating, plumbing or electrical systems or problems with the structural integrity of the home.
- The total cost (including utilities) of present housing exceeds 30% of gross income.
- The applicant is unable to obtain a conventional or government-assisted mortgage loan to purchase a home.

ABILITY TO PAY FOR A HABITAT HOME

- The applicant must be able to show a stable income record and demonstrate a history of financial responsibility.
- The applicant must have the financial ability to meet their total debt obligations. Total of all monthly debt payments, including approximately \$450 - \$500 per month to Habitat for mortgage payments, taxes and insurance, should not exceed 40% of gross income.
- The applicant must have a satisfactory credit history and references.
- Applicants must make at least \$18,000 annually, but not more than the 2010 maximum annual income guidelines by county as listed below:

Family Size	Grand Traverse Co.	Leelanau Co.	Kalkaska Co.
1	\$26,820	\$27,780	\$21,600
2	\$30,660	\$31,740	\$24,720
3	\$34,500	\$35,700	\$27,780
4	\$38,280	\$39,660	\$30,840
5	\$41,400	\$42,840	\$33,360
6	\$44,460	\$46,020	\$35,820
7	\$47,520	\$49,200	\$38,280
8	\$50,580	\$52,380	\$40,740

WILLINGNESS TO PARTNER WITH HABITAT

- The applicant must agree to maintain their Habitat homes upon occupancy.
- Applicants are expected to assist in the construction of their home and the homes of others. Applicants shall agree to commit a minimum of 550 hours (two-adult family) or 275 hours (single-adult family) sweat equity.

RESIDENCY

- Applicants must be residents of the Grand Traverse Region (Leelanau, Grand Traverse or Kalkaska counties) for at least one year.

