

Looking
for an
opportunity
to buy a
simple,
decent,
affordable
home



Family Selection Criteria

Included are the basic guidelines used to identify families who could qualify for housing with:



The selection of families who will purchase homes from the Habitat for Humanity Millstone Basin Area Inc. affiliate will be done by the Family Selection Committee using these criteria in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant's income is derived from public assistance programs.

Habitat for Humanity Millstone Basin Area

We will look at three selection criteria when reviewing potential partner families.

1. Your family's actual housing need based on the suitability of your current shelter.
2. Your current income and ability to pay back a no-interest Habitat mortgage.
3. Your willingness to participate as a partner with Habitat.

To request an application for partnership, please fill out the form at the left and mail it to:

Habitat for Humanity
Millstone Basin Area
Box 178
Cranbury, NJ 08512

or leave us a message at:
609-443-8744
or
family@habitatmba.org



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

<http://habitatmba.org>

Don't Delay:
Applications must be
received by March. 31, 2009

Please send me an application for home ownership.

Name: _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Other Phone _____

Best time to call: _____

Other Comments: _____

Family Selection Criteria



- a. You will be considered for a Habitat for Humanity home if your present housing is not adequate and if you are unable to obtain adequate housing through other means. Housing can be considered inadequate for various reasons, including: structural problems; water, electrical or sewage-service problems; inadequate heating; or lack of emergency exits. Also taken into consideration are the number, the ages and the gender of children compared to the number of bedrooms where you live, as well as the total square footage of your living space, compared to the number of people living there.
- b. The percentage of your monthly income currently going to housing is also considered.
- c. You must currently live in New Jersey.
- d. You and your family will be considered if your total income before taxes is between 35% and 50% of the median family income in Mercer County. The income range for eligibility follows:

Family Members	Gross Annual Income
One	\$20,719 - \$29,598
Two	\$23,679 - \$33,827
Three	\$26,638 - \$38,055
Four	\$29,598 - \$42,283
Five	\$31,966 - \$45,666
Six	\$34,334 - \$49,049

Since you will actually be buying your home from Habitat for Humanity, you must demonstrate your ability to pay the monthly mortgage. This payment will include the mortgage, property taxes and insurance — but no interest on the loan. We will help you to determine if this payment will jeopardize your ability to meet your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

$$\begin{aligned}
 &\text{Mortgage} \\
 &+ \\
 &\text{Property} \\
 &\text{Taxes} \\
 &+ \\
 &\text{Insurance} \\
 &= \\
 &\text{Monthly} \\
 &\text{Payment}
 \end{aligned}$$

- a. When selected, you become a Habitat partner family. Partnership means you take on a big role in the process. You must complete 350 hours of volunteer work with Habitat. This is your “sweat equity” contribution and must be completed before you move into your home. To help you, your family can receive credit for up to 100 hours if your friends and relatives join in the work. Your volunteer time may include work on clearing the lot, building the house, providing food for volunteers or working behind the scenes with other committee volunteers.
- b. You must agree to participate in a free credit counseling program, which can count toward your sweat-equity requirement.
- c. You will be responsible for maintenance and repairs of your house from the time you move into your home.
- d. After moving into your home, Habitat Millstone Basin, through its Family Support Committee, will maintain an on-going relationship with you. This includes financial counseling and household maintenance education.