



FAMILY SELECTION CRITERIA
FOR THE
HABITAT HOUSING PROGRAM

We look at three distinct areas of selection criteria when reviewing potential homeowners.

Please read the following very carefully!

NEED

1. You will be considered for a Habitat home if your present housing is inadequate and if you are unable to obtain safe, affordable housing through other conventional means. Inadequate housing may include problems with your current structure, water, electrical, heating or sewage systems, or failure to meet city property maintenance standards. Also taken into consideration are the number, ages and sex of children compared to the number of bedrooms in your home.

2. A financial review of your income and debt (expenses) will be completed at the **beginning** of the application process and prior to closing on a Habitat house. You must be present for the financial reviews. A credit check will also be completed and **you must not have any bankruptcies or foreclosures within the last 3 years.**
 - i. You must be a U.S. Citizen or Legal Resident, have lived in Aiken County for at least one year and interested in living in North Augusta.

3. You must consent to a criminal background check and a national sexual offender check as part of the application process.

4. Your family’s total annual income cannot be less than 30% and not more than 60% of the Aiken County median Family Income. Please refer to the income chart below.

Family Size	Total Annual Income	
	Must be above	Must be below
One	\$13,050	\$26,100
Two	\$16,240	\$32,480
Three	\$20,420	\$40,840
Four	\$24,600	\$49,200
Five	\$28,780	\$57,560
Six	\$32,960	\$65,920
Seven	\$37,140	\$74,280
Eight	\$40,950	\$81,900



5. When determining your family's total annual income, you cannot consider food stamps or TANF. Also, child support and alimony can only be considered as part of the annual income if they are court ordered and paid through the Clerk of Court consistently for a minimum of 2 years. There must be a reasonable guarantee that the child support or alimony will continue for 3 years or more.

ABILITY TO PAY

Since you will actually be buying your home from Habitat, you must have adequate income to pay the monthly mortgage. This interest-free payment which will include not only the mortgage payment, but the payment for property taxes, homeowner's insurance, yearly termite inspection and yearly homeowner association fees where applicable.

WILLINGNESS TO PARTNER WITH HABITAT

Potential homeowners must exhibit a willingness to partner with Habitat. This includes participating in free financial counseling sessions and meeting with Habitat representatives to discuss the selection criteria and homeowner responsibilities. Each adult in the family must complete volunteer or "sweat equity hours working with Habitat. Sweat equity guidelines are as follows.

- New homes require 200 hours of sweat equity per prospective homeowner (*mortgage holder*) and 100 hours of sweat equity for other adult household members (*non-mortgage holders 18 years or older*).
- Renovated homes require 150 hours of sweat equity per prospective homeowner (*mortgage holder*) and 75 hours of sweat equity for other adult household members (*non-mortgage holders 18 years or older*).
- The first 50 hours completed by the prospective homeowner (*mortgage holder*), are spent working on someone else's Habitat house or in the Habitat ReStore or office. The remaining hours are typically spent working on a specified Habitat house with other Habitat volunteers.

Once you move into your home, you will be responsible for maintaining and repairing your home and keeping your yard well-maintained.

If you are interested in our program, **you must pick up an application package at the Aiken County Habitat Office at 1026 Park Ave. SE in Aiken.** You may call Arie Murphy at 642-9295 ext. 301 for more information or to make an appointment.

Once completed you will need to make an appointment to return the completed application and required documents to Arie Murphy at the Aiken office.

We look forward to working with you!

The selection of families who will purchase homes from Habitat for Humanity of North Augusta will be done by the **Family Selection Committee of Aiken County Habitat for Humanity 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.