

Are you looking for an
affordable opportunity
to buy a simple, decent home?

FAMILY SELECTION CRITERIA

Listed inside are the basic guidelines followed in qualifying families who obtain housing with:

Lake Chelan Valley

Habitat for Humanity

The selection of a family who will purchase a home from Lake Chelan Valley Habitat for Humanity is done by the Family Selection Committee using criteria 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.

Lake Chelan Valley Habitat for Humanity looks at three criteria to select a potential Partner Family:

1. Your family's actual housing need based on the suitability of your current shelter.
2. Your current income and ability to pay for a Habitat house.
3. Your willingness to participate as a "Partner" with Habitat.

Habitat's goal is to provide decent, affordable housing for low-income individuals or families in need.

Be assuredyour personal and financial information will be kept in strict confidence.

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 in obtaining housing because of race, color, religion, sex, handicap, familiar status or natural origin.

HOW TO APPLY:

Applications are made available only at informational meetings. Information will be available in English and Spanish.

Meeting #1

Tuesday, May 15, 2007 7PM

Lake Chelan Business Center

145 Wapato Way, Manson

Meeting #2

Tuesday, May 22, 2007 7PM

PUD Building

1034 E Woodin Avenue, Chelan

You may contact Family Selection Committee members for further information:

Shirley Miner 687-8302

Leah Thompson 682-4649

Salomon Mendoza 682-4367

Aurora Flores 687-3071

Raul Guerrero 687-3397

**Lake Chelan Valley
Habitat for Humanity
P.O. Box 332
Manson, WA 98831-0332**

Information is also on our Local Website: <http://lakechelanvalleyhabitatforhumanity.com>

Family Selection Criteria:

1. **Need**

- A. You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with: the present structure; water, electrical or sewage service systems; heating system; or failure to meet city property maintenance standards. Also taken into consideration are the number, the ages and the gender of children compared to the number of bedrooms in your present home.
- B. The percentage of your monthly income that you currently spend on housing (30% or more) is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.
- C. You and your family will be considered if your total income is within the range indicated on the chart below which is regulated by Federal guidelines.

Family Size	Gross Annual Income
One	\$10,050 - \$20,100
Two	\$12,000 - \$24,000
Three	\$12,900 - \$25,850
Four	\$14,350 - \$28,700
Five	\$15,500 - \$31,000
Six	\$16,650 - \$33,300
Seven	\$17,800 - \$35,600
Eight	\$18,950 - \$37,900

If your income is within this range, you may be considered to become a Habitat partner!

2. **Ability to Pay**

- A. Since you will be actually buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include the mortgage payment plus the payment for real estate taxes and Insurance.
- B. We will help you determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

3. **Willingness to Participate as a Partner with Habitat**

- A. When selected, you become a “Partner Family” in the Habitat movement. To become a “Partner Family,” you must complete 500 hours of volunteer work with Habitat, which will count toward your total “sweat equity” contribution to be completed before becoming a homeowner. Your assistance in constructing your home and the homes of

others is called “sweat equity,” and may include clearing the lot, painting, helping with construction, providing food for volunteers or working in the Habitat store. As a Partner Family, you must complete 500 hours of sweat equity in building your Habitat home.

- B. You will be responsible for maintenance and repairs of your home from the time you move into your home.

4. **Permanent Residency Status**

- A. In order to qualify as a Habitat Partner you and your co-applicant must be legal residents of the U.S.A.

- B. You and your co-applicant must be residents of the Lake Chelan Valley area for a minimum of one year. This is further identified as the area serviced by the Chelan and Manson School districts.