



CRITERIA FOR HOMEOWNER SELECTION

A. GENERAL CRITERIA

- Resident of Kent County for at least 1 year or longer **OR** has been working in Kent County for at least 1 year or longer

B. DEMONSTRATION OF NEED

- Inadequate current shelter because of problem with heating, water supply, electricity, bathroom(s), kitchen or accessibility
- Physically unsafe in that the deteriorating structure, chronic vermin infestation, lack of sanitation or location poses a continuing threat to the health of its occupants.
- Inadequate numbers of bedrooms as determined by
 - Number of persons in the household
 - Ages of household members
 - Sex of household members
- Unaffordable housing in that the family's existing housing costs more than 30% of family income.

C. ABILITY TO PAY

- No other way to meet the need for decent housing as determined by:
 - Ineligibility for conventional home financing
 - Cost to rent an adequately sized facility exceeds that of a Habitat mortgage
- Able to provide "Sweat Equity" – 250 hours per adult of volunteer work on house and/or with Habitat organization
- Household income is not threatened by home ownership (i.e. no qualifying source of income stops or is decreased by home ownership).
- Income must be 60% or below median income. See chart below for maximum income based on family size.

D. FINANCIAL GUIDELINES

- Eligibility: – is based in part on total family income AND family size as listed below. While families earning more than the listed amount are generally disqualified from consideration for CDHFH housing, there may be other compelling factors why they should be considered.

FAMILY SIZE	MAXIMUM INCOME
1	\$27, 780.00
2	\$31, 740.00

3	\$35,700.00
4	\$39,660.00
5	\$42,840.00
6	\$46,020.00
7	\$49,200.00
8	\$52,380.00

This table represents the allowable annual income for Kent County as determined by the US Dept. of HUD (2015).

- Affordability
 - Maximum of 36% of gross monthly income can be spent on housing expenses and other long-term debt (credit card and auto loan payments, medical bills, child support and student loan repayments).
 - Ability to pay approximately \$450 to \$550 per month in mortgage payments (including escrowed property taxes and insurance) will be calculated. Actual Home cost and monthly payments will not be known until home is completed.
 - Credit Report must demonstrate history of financial responsibility.
 - If currently renting, a history of on-time rental payments for 12 consecutive months

E. DESIRE FOR PARTNERSHIP

- Complete the application on time with all requested information.
- Full disclosure and verifiability of all financial and personal data including:
 - Household income and expenses
 - Household assets and liabilities
- Compliance with application and contractual requirements
- Willingness to volunteer and provide sweat equity for a total of 250 hours per adult.
- Ability to properly maintain and repair the Habitat mortgaged home during occupancy
- Attend all Partner Family Workshops which may include:
 1. Overview of Central Delaware Habitat policies and procedures for building and purchasing a home.
 2. Closing workshop on the aspects of purchasing a Central Delaware Habitat home.
 3. Financial Literacy classes

Contact our office at (302) 526-2366 for more information on the application process or stop by our office at 544 Webbs Lane, Dover.

Approved 6/2010 – Updated 3/2015



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.