



205 E. Wayne Street, LaGrange, IN 46761

Phone: 260-463-8519

www.lagrangehabitat.org

Family Selection Criteria

1. Need for Adequate Shelter

- (a) Current shelter has problems with the heating system, water supply, electricity, bathroom(s), kitchen, structure, etc.
- (b) Current shelter has an inadequate number of bedrooms as determined by number, ages, and gender of household members.
- (c) The current neighborhood is unsuitable (unsafe or unsanitary).
- (d) The family is unable to obtain a conventional or government-assisted mortgage loan to purchase a home. Applicant has proof of inability to receive other loans.
- (e) The maximum household gross income is less than 60 percent of median family income for the community (exceptions to this limitation may be made by the board of directors on the basis of family size or special circumstances).

2. Ability to Pay for a Habitat Home

- (a) The family must have a minimum household gross income of 30 percent of the median family income.
- (b) The family must have the ability to make monthly house payments along with their current debt. The total mortgage payment, taxes, insurance, and all debt should not be greater than 30 percent of the total income.
- (c) The family must have a satisfactory credit history and references. Evidence of capability to pay off any and all bad debts and financial judgments must exist. All financial judgments must be cleared prior to closing. Payments on bad debts must begin immediately upon signing of the letter of acceptance.

(d) Household income must not be threatened by home ownership, i.e., household income must not stop or substantially decrease if the applicant owns a home.

(e) Employed in your current job for a minimum of 1 year or have a source of income for at least one year.

3. Willingness to Partner with Habitat

An approved applicant must be willing to partner with LaGrange County Habitat for Humanity by:

(a) Completing 125 hours per adult of sweat equity before closing (25 hours must be performed prior to construction beginning on their home)

(b) Maintaining their home upon occupancy

(c) Participating in LCHFH's support program as recommended by the Family Support Committee.

4. Residence

You need to be a LaGrange County resident or landowner, or have students attending school within LaGrange County.

(LaGrange County Habitat for Humanity, Family Selection Criteria 5/19/08)

