



We build strength, stability, self-reliance and shelter.

Family Selection Criteria for Application

Criteria:

There are Three (3) criteria used to select applicants listed below:

1. Ability to Pay – legal verifiable income that falls within income range (see chart below)
2. Need – proof of living in some type of substandard housing (see housing need assessment form)
3. Willingness to Partner – each adult in the home completes a minimum of 250 volunteer hours.

Ability to Pay:

This section clarifies guidelines used for reviewing the applicant’s ability to pay.

Family Size	Minimum Yearly Gross Salary	Max Yearly Gross Salary
1	\$44,040	\$58,700
2	\$50,340	\$67,100
3	\$56,640	\$75,500
4	\$62,880	\$83,850
5	\$67,920	\$90,600
6	\$72,960	\$97,300
7	\$78,000	104,000
8	\$83,040	\$110,700

* All program requirements are subject to change without notification

Credit Criteria:

- Must have a Credit Score in the 600’s to qualify and 640 or higher to close on a house.
- Debt-to-Income ratio of 40% or lower: a math projection calculating the income you have coming in versus the debt you should have going out, which includes
 - Minimum payments
 - 5% of collection
 - 2% of Student loans
 - 1% of medical
- Never filed bankruptcy **or** 2 years from discharge of bankruptcy.
- No foreclosure or within 3 years of foreclosure.
- No open liens or judgments against the applicants.
- Cannot be delinquent on Student loans or Child Support.



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