



Looking to buy a decent and affordable place to call home?



Homeowner Selection Criteria:
Eligibility, Qualifications, and Expectations of a Habitat Homeowner.

Nevada County Habitat for Humanity

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

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

Visit our website at www.nchabitat.org

Telephone: (530) 274-1951

When Habitat has another homeownership opportunity, we will hold an application orientation session and open the application period.

Please fill in the information requested to be added to our mailing list. You'll be notified of our next orientation application session. Mail the completed form to:

Nevada County Habitat for Humanity
P.O. Box 2997
Grass Valley, CA 95945

The selection of homeowners who will purchase homes from Nevada County Habitat for Humanity will be done by the Homeowner Selection Committee 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.

Please complete form and mail form to:

Please notify me when the next orientation meeting is scheduled so that I can get more information and application for homeownership.



P.O. Box 2997
Grass Valley, CA 95945

(530) 274-1951, FAX 274-0851
E-mail: info@nchabitat.org

Name(s) _____

Address _____

Phones _____

Email _____

Date _____

Comments _____

Homeowner Selection

1. Need

- A. You will be considered for a Habitat home if you are unable to obtain adequate housing through other conventional means and your present housing is not adequate. Inadequate housing may include any of the following: physical condition of rental, unaffordable rent based on income, and overcrowded for household size. Overcrowding and unaffordable rent is also taken into consideration based on the number, ages and gender of household compared to the number of bedrooms in your home.
- B. The percentage of your monthly income that you currently spend on housing 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 at least the minimum required and not more than 60% of median household income for Nevada County. (HUD 2017 figures adjusted for household-size). Eligible income ranges:

Household Size	Gross Household Income
Two	\$23,500 - \$36,637
Three	\$24,500 - \$41,212
Four	\$26,000 - \$45,787
Five	\$28,780 - \$49,462
Six	\$32,960 - \$53,137
Seven	\$37,140 - \$56,812
Eight	\$41,320 - \$60,450

2. Ability to Pay

Since you will actually be **buying** your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This monthly payment will include a payment on the principal mortgage note, a payment for property taxes and homeowners insurance.



Mortgage

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.

For the formal application process, Habitat will need:

- Copies of state and federal income tax returns with W-2 forms for the last 3 years;
- Copies of current statements for bank accounts, stock or mutual funds that you or co-applicant own;



Property Taxes

- List of employers and landlords for past 2 years



Insurance

You must work or live in Nevada County to apply for a Habitat home in Nevada County.

3. Willingness to Participate as a Partner with Habitat

- A. If selected, you become a “partner” in the Habitat program. Your assistance in constructing your home and the homes of others is called “sweat equity.” Your volunteer “sweat equity” contribution of 500 hours must be completed before purchasing your home. Sweat equity includes helping with construction, and may include other activities such as working in the Habitat office, helping with events, and assisting at the ReStore. Friends and relatives may volunteer time on your behalf that can be applied to your 500 hours of “sweat equity”: up to 20% (100 hours) for a 2-adult household, or up to 40% (200 hours) for a single adult household.
- B. You will be responsible for maintenance and repairs of your home from the time you purchase. Willingness to be a responsible neighbor, including respect and consideration for your property, our neighbors and your neighborhood.
- C. After moving into your home, the Homeowner Support Committee will maintain an ongoing relationship with you. This includes financial counseling and household maintenance education.

Nevada County Habitat for Humanity is a proud community partner of

