Habitat for Humanity®
of Winchester-Frederick County

STAGES OF QUALIFYING FOR A HABITAT HOUSE

Updated 2013

1—PRE-QUALIFICATION

All candidates must first pre-qualify for a Habitat application by meeting fundamental program requirements. Candidates may pre-qualify by phone or in person at the Habitat office. If candidate does not pre-qualify, staff counsels candidate & suggests other referrals, if appropriate.

2—SUBMIT APPLICATION

Applications must be submitted in person by the candidate at the Habitat office. Staff verifies all information for completeness and all requested documentation is included. If the application is not complete or is missing standard documents, staff counsels candidate & invites candidate to come back with specified information.

3—VERIFICATION

Program Director determines viability of applicant and verifies information using references, credit reports, proof of income, expenses & bank statements, and etc. Debt-to-Income Ratio is calculated to determine if applicant meets the -30% criteria. Any additional information is requested according to unique circumstances that have an impact on financial stability or other qualifications. Those who do not meet qualifications are denied by letter with explanation.

4—FS COMMITTEE REVIEW

If application indicates potential for partnership with HFH, Program Director presents coded summary sheet to Family Services Committee for review. If Committee approves, Committee members conduct a Home Visit and report back to the Committee about standard of living and recommends approval/disapproval.

5—PROPERTY ASSIGNMENT

If approved for next stage, Program Director consults with Executive Director, Construction/Safety Manager, and RD Director to determine which property in inventory is suitable to offer to family. Family meets with Program Director and Executive Director to discuss property assignment. If family accepts, family & Executive Director sign a Letter of Acceptance which outlines the Habitat program and identifies the accepted property.
If there is no suitable property in inventory at this stage, or if the family declines the property offered for any reason, by Fair Housing Law, Habitat must deny the application and place it in a *Reactivation File.* Applications in this special file are the first resort for assignment when the affiliate brings new properties into inventory.

6—ORIENTATION

Program Director conducts orientation with candidate to include, but not limited to explanation of the program, filling out forms, Sweat Equity policy/procedures for scheduling; expectations regarding Habitat and their home; importance of developing a responsible, respectful relationship together, and etc.

7—FIRST 25 HRS SWEAT EQUITY

Once applicant completes 25 hours of sweat equity, Program Director updates coded summary sheet and assesses quality of relationship built. All information is taken back to Family Services Committee for approval/disapproval for sending to the Board of Directors for affirmation.

8—BOARD AFFIRMATION

Board is provided a coded summary and affirms/declines as a Family Partner candidate for homeownership. If affirmed, Program Director facilitates meeting of Family Partner & Advocate, if Advocate is assigned.

9—COMPLETE REQUIREMENTS

Family Partner completes requisite number of sweat equity hours and educational workshops, while working with Program Director and/or Advocate improving their credit standing and becoming empowered for homeownership.

10—CLEARANCE TO CLOSE

Program Director conducts an update and verification of Family Partner's credit report and other financial matters, confirms completion of all requisite requirements and submits to the Executive Director for clearance to close. Executive Director, Construction/Safety Manager, RD Director, and Finance Manager clear Family Partner's house for closing. Executive Director oversees preparation of legal documents for mortgage, property funding/title transfer, etc.

11—CLOSING

Executive Director and Family Partner meet with officials to sign all papers to purchase the house and transfer title of home from Habitat to the Family Partner. Family Partner is handed the keys to their home.

12—MOVE IN

Family Partner gains possession of their home at time of closing and are free to move-in as soon as the closing conference is finished.