



HOMEOWNER SCREENING and QUALIFICATION PROCESS

Below are some details pertaining to Habitat's homeowner candidate screening process. The steps we take to assess qualification and selection for our program are in accordance with Habitat for Humanity International's philosophy and protocol.

Our Homeowner Selection Process is based on:

- Need (unsafe, poor-quality, and/or overcrowded living conditions)
- Household income (must adhere to certain HUD standards)
- Credit history (does not have to be perfect, but cannot have debts in collections)
- Consistent, verifiable employment record
- Ability to qualify for and to repay the mortgage loan
- Willingness to partner with Habitat (by completing Sweat Equity hours, attending 16 homeowner education classes, and paying \$1000.00 toward closing costs)

Background Screening:

- **Any person with a history of crimes against children and/or being on the sexual offenders' list are automatically disqualified from the Habitat program.**
- ALL homeowners complete a criminal background check that asks for the following disclosures:
 - History of criminal conviction(s) and age at time of conviction(s)
 - Amount of time that has passed since conviction and current probation/supervision status
 - Nature of crime (felony versus misdemeanor) and number of crimes
 - Evidence of rehabilitation (Certificate of Good Conduct or Rehabilitation)

Character Counts:

Our Homeowner Selection Committee visits households to make personal assessments of the need for Habitat housing and ability to partner as part of the qualification process. Once selected into the program, Habitat staff will continue to observe HOC's willingness to partner and complete program requirements. We have occasionally removed someone from the program due to lack of completing requirements (Sweat Equity hours, classes, etc.) and/or observable behaviors that are not in line with Habitat's philosophy or policies.

If you would like to learn more about Habitat homeowner applications, please visit our website at www.habitatpwp.org, or contact Kelly Ordes, Homeowner Services Administrative Coordinator, at 727-536-4755, ext. 225 or kordes@habitatpwp.org.