



Habitat for Humanity of South Hampton Roads
900 Tidewater Dr. * Norfolk, VA 23504 * (757) 640-0590
Family Selection Criteria and Guidelines for our Habitat for Heroes Program

Qualifying Veteran families must meet each of the Six Selection Criteria

1. Veteran of the US Armed Forces

2. Need for Adequate Shelter

- a. Current shelter is overcrowded, unhealthy or unsafe conditions or in a dangerous neighborhood
- b. Cost-Burdened – Housing costs are **33% or more** of your monthly income.
- c. Building is not accessible for your handicapped needs.
- d. You are unable to obtain a conventional or government-assisted mortgage.
- e. Living in subsidized or temporary housing may also be eligible.

3. Demonstrate Stable Income to Pay for a Habitat Home

- a. The applicant must have a steady monthly household income, sufficient to cover a mortgage payment, insurance, taxes, and other living expenses and debt.
- b. Applicant must have verifiable income. Unemployment will **NOT** qualify you; it is temporary income.
- c. Income of all household members must be listed.
- d. Income may include: Wages and salaries, child or spousal support, Social Security, Disability or Retirement payments, TANF or Food Stamps.
- e. Have not owned a home in the last 3 years.

Your **total gross household yearly income*** for your family size needs to fall between the following:

Family Size	Income
1 or 2 Persons	\$22,700 - \$34,050
3 Persons	\$25,500 - \$38,300
4 Persons	\$28,350 - \$42,550
5 Persons	\$30,600 - \$45,950
6 Persons	\$32,900 - \$49,350
7 Persons	\$35,150 - \$52,750
8 Persons	\$37,400 - \$56,150

***Total gross=** before taxes

4. Satisfactory Credit Report

- a. Both Applicant and Co-applicant/Spouse need to have a satisfactory credit report rating
- b. Not too much debt
- c. Has paid off accounts in collection or charge-offs



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



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- d. All judgments paid in full (marked paid on your credit report or provide copies of paid statement).
- e. 2 years since discharge date on either borrower or spouse with bankruptcy.
- f. 5 years since foreclosure or deed-in-lieu of foreclosure.
- g. If there is something you wish Habitat to know about your credit report, please explain. You may add an additional piece of paper for the explanation.
- h. If you are uncertain what your credit report looks like, we suggest you visit the Federal Trade Commission at <http://www.ftc.gov/freereports> before you submit your application.
- i. The credit report is pulled by Habitat SHR. There is a \$12 non-refundable application fee for applicant and co-applicant each.

5. Willingness to Partner with Habitat for Humanity

- a. Committing yourself & family to the “**Sweat-Equity**” requirements, between 250-400 hours. An authorized number of hours may be contributed by other veterans.
- b. Criminal background checks are conducted on all adult members (18 years of age or older) of the applicant’s household, as well as an inquiry through the sexual offender database online.
- c. Planning and saving for the down payment, closing costs, and other deposits.
- d. Being patient and having a good attitude with everyone involved in the process.

6. Residency

- a. You must live in our service area of South Hampton Roads for at least one year.
- b. We service: **Chesapeake, Isle of Wight, Norfolk, Portsmouth, Suffolk and Virginia Beach**

If you have questions regarding any of the above information, or your specific application, please contact the Habitat South Hampton Roads **VetCorps Program Coordinator**

Telephone: 757.640.0590 x218

Email: heroes@shrhabitat.org

Stop by our office: 900 Tidewater Dr
Norfolk, VA 23504



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