Pre-screening questionnaire

*Please note this is not the application for homeownership. If you qualify, you will be contacted when there is an open application period. Please feel free to contact us for more information.*

**Could you become a Habitat homeowner?**

Thank you for your interest in becoming a Habitat homeowner. Please take a few minutes to review this information and answer the qualifying questions.

**The Habitat for Humanity homeownership program is unique. It is based on our core principles:**

1. Habitat for Humanity is an ecumenical Christian ministry.
2. Habitat is a partnership – not a charity. Habitat provides a “hand up – not a handout,” which promotes an atmosphere of partnership with volunteers and homeowners. We are not a giveaway program. Each family will be assigned a Family Support partner and have partnership responsibilities.
3. Our Habitat homes are sold under the terms of no-profit construction.
4. The selection of homeowners will use criteria that do not discriminate on the basis of religion, race, sexual preference or ethnic background. All applicable federal and state laws regarding mortgage lending will be followed.
5. We believe in sweat equity: the principle of families helping to build their own homes and the homes of others. We currently require 200 hours.

**Our selection criteria are:**

• Family income between 25 and 60 percent of the median income for Merrimack County, with adjustments for family size.

• Family has the ability to repay, with verifiable credit experience and a good credit history.

• Family members are legal residents with a need for adequate affordable housing who have lived in our 16-town service area in the Capital Region for at least one year.

• Family is willing to partner through participation in education as well as sweat equity.

**To see if you may qualify to start the application process, please answer the following questions:**

1. **Have you been employed with the same employer for at least six months or have another steady source of income?**

As a homebuyer, it is important that you have a stable income history. If you have a steady income from sources other than employment, you can still be considered.

( ) Yes, please continue.

( ) No, if you have specific questions, please ask.

2. **Have you established good credit over the past 24 months? Do you pay your own living expenses?**

( ) Yes, please continue.

( ) No, since you are buying a home, your application for acceptance into the Habitat program is actually a mortgage loan application. As part of the evaluation process, a credit check will be made on your past payment history. If you have previous slow or late payments, you may still be considered. We will need, however, to see that your payments during the past 12 months have been made on time. Only families who demonstrate the ability to repay the mortgage loan in a timely manner are accepted.

**3. Does your total household annual income from all sources and from all family members living with you fall within the following ranges?**

|  |
| --- |
| **Area Median Family Income (AMFI) guidelines to qualify for a NH Capital Region Habitat for Humanity Home (2021)** |
| **Family Size** | **1 Person** | **2 Person** | **3 Person** | **4 Person** | **5 Person** | **6 Person** | **7 Person** | **8 Person** |
| **60% of Area Median Family Income** | $39,360 | $44,940 | $50,580 | $56,160 | $60,660 | $65,160 | $69,660 | $74,160 |
| **30% of Area Median Family Income** | $19,700 | $22,500 | $25,300 | $28,100 | $31,040 | $35,580 | $40,120 | $44,660 |

**For example, for a family of four, annual income from all sources should fall between $28,100 and $56,160.**

( ) Yes, please circle your family size and income range and continue.

( ) No

**4. Are you a law-abiding permanent legal resident who has lived in the area for at least a year?**

( ) Yes, please continue.

( ) No. Habitat will do a criminal background check and an inspection of the sexual offender registry for each household member 18 years of age or older. Criminal convictions will be considered for selection purposes only to the extent that the crime is relevant to one of the selection criteria.

5. **Are you presently living in inadequate or unaffordable housing?**

Inadequate housing refers to the physical condition of your residence as well as other factors – this is not the same as subsidized. As part of the application process, a visit to your current home will be made.

( ) Yes, please continue.

( ) No. One of the purposes of the Habitat program is to eliminate substandard housing. Please ask questions if you are unsure if your current housing is inadequate.

**6. Are you willing to work 200 hours as a family in the process of building your home, including assisting with construction, required workshops, classes and other Habitat programs, over the next 12-18 months?**

( ) Yes, please complete the information requested below and return this form to our office.

( ) No. Homeownership is only offered to families who are willing to partner with the Habitat program.

*Yes, I believe I meet all the selection requirements listed above and may qualify to attend a Habitat for Humanity application meeting and begin the application process.*

Please send this completed questionnaire to: **NH Capital Region Habitat for Humanity**

**P.O. Box 536**

**Warner, NH 03278**

**Attn: Family Selection Committee**

*Please Print*

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Where did you hear about Habitat? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

“We are pledged to the letter and spirit of the 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, sexual preference, handicap, familial status, or national origin.”