

Habitat for Humanity Nantucket

PROVIDING ISLANDERS A HAND-UP, NOT A HAND-OUT.

HOMEOWNER SELECTION INFORMATION

Residency Status: The selected family needs to have been a resident of Nantucket for at least one full year from the date of their application. Applicants can document their residency with copies of rent payments or utility bills.

The Homeowner Selection Process: Except in rare circumstances, the final selection is by lottery from a pool of qualified applicants. However, because of our criteria of need and partnering, Habitat homeowner selection is significantly different than the simple letter system conducted by other first time homeowner programs.

1. **Application Submittal:** Application, due **January 30, 2009**, is received at the Habitat Office by the deadline and reviewed for completeness. Applicant will be sent a letter acknowledging receipt of a complete application or requesting any missing information or documentation. If applicant is ineligible according to Habitat guidelines, they will be so informed. Applications may be disqualified for omissions, false information, or lateness of submissions.

2. **Income & Credit Review:** Application is reviewed by volunteer Credit Committee, composed of individuals with related professional experience. By reviewing information about income, debt, credit history and employer and/or landlord references, the committee will make an initial determination whether an applicant has the "ability to pay" and to meet the closing costs, estimated at approximately \$1,000. If the committee needs more information at this time, they will contact you. References may also be contacted at this time and/or later in the process. Applicants who do not meet eligibility criteria will be informed by letter.

3. **Interviews:** Applicants who pass the initial screening will be referred on to the full Family Selection committee. Applications are divided among pairs of volunteers who schedule home interviews to gather information about the specifics of the applicant's housing need, evaluate the household's "willingness to partner" and discuss any questions the applicant, may have. Often, but not always, a second interview is conducted by a different pair of volunteers. The home interview is a required part of Habitat's selection process.

4. **Selection:** In almost all instances, at the final meeting of the Family Selection Committee, there will be a selection by lottery of applicants, who meet all selection criteria, including having a great need for housing. The selected application is presented to the Board of Directors for approval before the applicant is notified.

Habitat does not maintain a waiting list. Applicants are welcome to reapply for future homes.

The following materials must accompany your Application:

1. A copy of your 2007 Tax Return with W-2's and 1099's attached
2. A copy of your 2008 Tax Return with W-2's and 1099's attached

Note: Since the application deadline is January 30, 2009, it may not be possible to submit your 2008 Tax information at this time. Please submit it as soon as possible.

3. Documentation of all current household income including:

- a. Copies of pay stubs for the last four weeks for each working member of the Applicant Family
- b. Awards or benefits letters for any income such as VA or Social Security benefits, TAFDC or EAFCD benefits, fuel assistance, food stamp accounts, etc., and any other income as indicated in the application; and
- c. Copies of your two most recent statements from all bank accounts.

4. Proof of at least one year residency on Nantucket; please submit copies of rent payments or utility bills.

5. A letter explaining why your current housing situation is inadequate.

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