Family Selection and Homeowner Services Policy Manual

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1. **Minimum Qualifying Criteria** – In order to apply to the HABITAT Homeownership Program applicants must meet the following qualifying criteria:

1.1 **Residency/Employment** – Applicants to HABITAT must live or work in the City of Bend for a minimum of one year to qualify to submit an application to the Homeownership Program. Proof of Residence may include – Government-issued photo ID, Copy of Residential Lease, Utility Bill, letter from the government – marriage license, divorce, government aid, bank statements, driver’s license, car registration, Notarized affidavit of residency (Also see Sections on Ability to Pay and Legal Residency). A copy of most recent paystub and/or SSD letter and, filling up an employment verification form will be required as verification of employment.

1.2 **Income** – Total gross household income must fall between 40-75% of the Area Median Income (AMI) for the county, and or city, in which the household works/lives. County/City AMI is established and updated annually by HUD. Occasionally HABITAT may make an exception when qualifying financial conditions exist to accept households earning up to 120% AMI.

1.3 Demonstrate the conditions and qualities that HABITAT screens for when selecting appropriate households for the program – housing Need; Ability to Pay a mortgage; and Willingness to Partner. Furthermore, the screening criteria for need will be in comparison to other applicants from the same application session time frame.

1.4 **Homeownership status** – Applicants must not have been a homeowner within the past three years.

2. **Affirmatively Furthering Fair Housing and Marketing**

   It shall be the policy and commitment of Bend Area Habitat for Humanity (HABITAT) to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities regardless of race, color, religion, gender, sexual orientation, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability.

   2.1 **Promoting Opportunities** –
   
   2.1.1 The Equal Housing Logo will be present on all applications, marketing and housing materials. It will also be present on all related pages on the affiliate website.
   
   2.1.2 The Equal Housing Lending Poster will be present during all meetings with prospective homebuyers.
   
   2.1.3 All homeowner opportunities will be shared with local media and social service agencies, as well as posted on the affiliate website. Communications will additionally be promoted to a roster of contacts collected over the prior 24 months.

   2.2 HABITAT will follow legal regulations as addressed in the under the **Dodd-Frank Wall Street Reform and Consumer Protection Act** (Dodd Frank Act), in that all covered persons or service providers are legally required to refrain from committing unfair, deceptive, or abusive acts or practices (collectively, UDAAPs) in violation of the Act. The Consumer Financial Protection Bureau (CFPB or Bureau) is issuing this bulletin to clarify the contours of that obligation in the context of collecting consumer debts.
2.3 Branding Guidelines - All Homeowner Services marketing materials will additionally follow Habitat for Humanity International branding guidelines for design and messaging content.

2.4 Affiliate Public Relations - All Homeowner Services marketing materials will follow the Habitat Branding Guidelines, as well as the Public Relations and Affirmative Fair Marketing plan.

2.5 Affirmative Fair Marketing Housing Plan – A copy of the Affirmative Fair Marketing Housing Plan will be kept in the affiliate office and updated every 5 years.

3 Family Selection Evaluation – Applicants to HABITAT shall be selected based on three criteria: Need; Ability to pay back an interest free loan; and Willingness to Partner.

3.1 Need – HABITAT will use several factors to assist in determining need for Habitat housing, including but not limited to:
- Substandard housing as defined by HUD
- Overcrowding as defined by HUD
- Living in temporary housing or homeless
- Unaffordable housing (paying more than 30% of gross income for rent)
- Structure or location of residence does not meet special housing needs of family member related to a disability
- Multiple moves in past three years due to rent increases or extraordinary circumstances
- Other health and safety issues including but not limited to mold, substandard plumbing, deteriorated housing conditions, etc.

3.1.1 Information on housing need shall be collected through an application review, personal interview, and inspection of current housing situation through a home visit.

3.1.2 All home visits shall be evaluated using the Home Visit Assessment Form approved by HABITAT.

3.1.3 No household shall be recommended to the Board of Directors that does not achieve a minimum Home Visit Assessment Score as determined by the HABITAT Family Services Committee.

3.2 Ability to Pay – All HABITAT applicants must have a steady, reliable source of income that falls within the range of acceptable need as mandated by HABITAT income criteria. The applicant(s) annual gross income must fall within 40-75% of the AMI, or in some cases, as allowed by HFHI to go up to 80% AMI, or as otherwise approved by the Board. HABITAT uses the federal definition of income under the Code of Federal Regulations (CFR) 24 Part 5, with the following inclusions and exclusions as exceptions to the Part 5 definition:

3.2.1 HABITAT will include the following in calculating income:
- Regular wages and, or if self-employed, net business income
- Permanent disability income
- Social security and SSI income for household adults and minors
- Income from temporarily absent (6 months or less) family members
- Property tax refunds
- Child Support

3.2.2 HABITAT will exclude the following in calculating income:
- Unemployment and welfare assistance (such as Temporary Assistance for Needy Families)
- Alimony

3.2.3 Applicants must declare a Family/Household Size upon application which states who will reside in the Habitat home. Household income of all adults over 18 who will live permanently in the Habitat home (defined as more than 6 months of the year) shall be included in the calculation to determine total household income.

3.2.3.1 If Family size changes while still in the program, it must be reported immediately to the Family Services Manager. Income will be re-evaluated based on the new information. De-Selection may occur if family income is below income guidelines.

3.2.4 Applicant income must be adequate to make monthly principal, tax and insurance payments while also meeting other debt obligations. The applicant must have the ability to pay 33% of gross income towards a home mortgage.

3.2.4.1 To be countable, income should be projected to continue for at least three years.

3.2.4.2 Applicant income at time of loan application must have not dropped below 5% of household income at program acceptance.

3.2.4.3 If an applicant is self-employed or is employed as a contractor, the applicant must provide at least 36 months proof of income and expenses (profit and loss statement), business license or permit, and three consecutive years of Schedule C from Tax Returns. If applicant is unable to provide this information, the application cannot be accepted.

3.2.5 Applicant Debt: total debt obligations, or debt-to-income ratio (DTI), must not exceed 45% of the applicant(s) monthly income, including all housing costs and other debts. The applicant must have a credit history free of liens and judgments that would prohibit their ability to sign and pay for a mortgage, and the applicant(s) must have a demonstrated history of making payments on time.

3.2.5.1 The HABITAT Family Services Committee may recommend to the Board of Directors a household with slightly higher debt obligations than the 45% threshold provided the household creates a reasonable plan with the Family Services Manager to reduce debt to no more than 45% by the time of home purchase.

3.2.5.2 Deferred student loans shall be included in calculations of household debt obligation.

3.2.5.3 Debt obligations of adults included in the family size will be reviewed to calculate debt-to-income ratio.

3.2.5.3.1 For example, if an unmarried applicant applies with another adult the debt (and income) of both adults will be used
to determine DTI. If needed, the debt payment history of both adults will be reviewed to determine DTI and eligibility.

3.2.6 **Credit:** Applicant(s) must have a minimum credit score of 620 to qualify for a home loan.

3.2.7 **Employment verification** will be made at the time of application and prior to purchase to ensure that applicant(s) meets the minimum criteria for the program.

3.2.7.1 **Employment Loss:** Should a Partner Individual or Family member become **unemployed** while in the program, prior to home loan credit application and qualification, they will have one year period to regain qualified income through acceptable sources of employment or benefits. After one year, if adequate employment/income has not been secured, the Partner will be de-selected, but all sweat equity hours will be saved for up to two years.

For a two adult household, qualified income must be regained before the loan application and sale of home. The information below can be applied to a one or two person household.

3.2.7.1.1 After the first job loss while in the program, a period of qualified income is defined as at least 3 months of qualified employment with the same employer. (Note this gives the applicant up to 9 months to find qualified income)

3.2.7.1.2 After the second job loss while in the program, the period of qualified income is defined as at least 8 months of income with the same employer. (Note this gives the applicant up to 4 months to find qualified income)

3.2.7.1.3 If a third job loss occurs while still in the program, de-selection for Ability to Pay will be considered.

3.2.7.1.4 Should an applicant choose to change jobs and/or field of work before the loan application process, they could risk disqualification of the home loan due to conventional mortgage lending guidelines.

3.2.7.2 **At the time of home purchase,** Habitat Partners must have an income level equal to, or above 40% of the current area median income level (as determined by HUD income guidelines for Deschutes County/City of Bend) in order to complete the home purchase.
3.2.8 If a household has gone through a **bankruptcy**, the bankruptcy must have been discharged for a minimum of four years prior to submitting a partnership application and the household must be able to demonstrate a pattern of improved management and payment of debt.

3.2.9 **A foreclosure** must have been completed five or more years prior to submitting an application to HABITAT and the household must be able to demonstrate a pattern of improved management and payment of debt.

3.2.10 **A short Sale** must have been completed at least five or more years prior to submission of a home loan application to HABITAT.

3.2.11 Under HABITAT Ability to Pay guidelines, all qualified applicants must have **proof of legal residency** in the United States (such as birth certificate, naturalization document or green card) and meet the income guidelines based on family size (regardless of the number of family members who do not have legal residency).

3.2.11.1 Exceptions may be made if the applicant is within one year of receiving the rescinded document; but will need to obtain it before the purchase of the home can be completed.

3.2.12 Income and debt of all household members (included in the declared household size) will be counted and reviewed in determining Ability to Pay.

3.2.13 **Marital Status** – HABITAT does not discriminate due to marital status; however there are legal and financial issues which make information regarding marital status relevant to the application process. Spouses and fiancé’s must be included as co-applicants on the application. Any applicant found to have provided materially false information about his or her marital status at any point – either prior to or after selection – shall be subject to de-selection.

3.2.13.1 If unmarried co-applicants separate post-program acceptance and pre-homeownership, each would need to re-qualify independently but will not be required to re-apply for the program. If one did not qualify under guidelines then this person would be given one year to requalify. Each would risk being moved behind other partner families in the “queue”.

3.3 **Willingness to Partner** – Habitat will evaluate applicants to ascertain their willingness to partner with Habitat. While the goal is to evaluate applicants with objective information, this criteria by its very nature is somewhat subjective. Habitat will utilize a number of indicators to assess willingness to partner, including but not limited to:

- Timely submittal of application materials
- Applicant essay responses
- Home Visit Assessment
- Commitment/involvement with other programs /record of volunteerism
- Upkeep of current housing
• Willingness to complete sweat equity program requirements
• Willingness to complete savings program for home purchase
• Willingness to be a representative for Habitat for Humanity by showing home maintenance and care of a home purchased through Habitat for Humanity
• Willingness and commitment to working with a mentor
• Prior to full application review, HABITAT will run background checks on all applicants for sexual offender and felony convictions, as well as for the US Treasury’s “Specially Designated Nationals.” If applicant is listed/present in these databases they may not meet selection criteria under Willingness to Partner

3.3.1.1 **Two HABITAT representatives will conduct the Home Visit Assessment** and submit the report to the Family Services Committee for review and consideration. The home assessment is used to obtain first person observations of family living situations and circumstances that may impact an application such as crowding, health and safety issues, special needs, willingness to partner, etc.

3.3.1.2 **Match with a Mentor** - HABITAT will match Individual and Family Partners with a mentor. Mentors work with Partners through the home purchase process and for one year post purchase. The role of the mentor is to help Partners navigate the home purchase process, develop self-sufficiency skills, and improve communication between HABITAT and the Partner. Participation and cooperation with a mentor is an obligation of program participants related to Willingness to Partner.

3.3.1.3 If the applicant is mortgage-ready (good credit, savings plan in place, and is prequalified for 70% or more of the AMI), program requirements may be adjusted to expedite the homebuyer process.

4 **Partner Requirements** – A selected applicant is called a Partner Individual or Partner Family. Partner Individuals/Families will be required to complete all program requirements prior to purchasing a HABITAT home. In the case of 2.3.1.3, a “mortgage-ready” applicant may complete a % of Sweat Equity Hours post-purchase. See also 9.4.1

4.1 **Program Acceptance** – In order to be accepted into the HABITAT Homeownership program applicants must:
• Attend a program information session
• Submit a complete, written application
• Have a home visit from HABITAT representatives to screen for program eligibility
• Be presented by the Family Services Committee and Family Services Manager to the Board of Directors
• Be approved by the HABITAT Family Services Committee
4.2 **Queue** – Program staff will ensure an adequate number of orientation sessions are held to maintain a queue of qualified participants equal to approximately 125-130% of projected assets in the 12-18 month program participation period.

4.3 **Sweat Equity** – A certain number of hours of sweat equity work will be required of every Habitat Partner Individual/Family and must be completed prior to purchase of a home. Sweat equity may include working in the ReStore, building homes, working in the Habitat office, and other tasks approved by the Family Services Manager.

**4.3.1** The sweat equity requirement of all partner families is 500 hours. Each adult must complete a minimum of 200 hours individually. Of the 200 hours, 150 are divided as 50, 25 in Habitat Events, 50 at ReStore and 75 in construction (with 16 mandatory hours on the assigned home), and the remaining 50 hours can from classes and other activities.

4.4 **Matched Savings Program** – Habitat Partners must enroll in and complete a matched savings program to help cover the costs of the home purchase, or if the matched savings program is not available or the Partner is ineligible, the Partner must be able to save enough money to cover closing costs. It is highly recommended that Partners utilize the Individual Development Account savings program. Matched savings funds will be used to cover closing costs first, and then to buy down the mortgage.

4.5 **Meetings & Education** – Partner Individuals/Families are required to participate in a specified number of meetings and classes before the sale of the home can be completed. Meetings and classes may cover topics including but not limited to: planning for homeownership; financial education; post purchase home maintenance; energy conservation; monthly Partner meetings; and monthly Mentor meetings. **New Habitat home-owners are required to attend three post-purchase classes within the first year of homeownership.**

4.6 **Home Location** – HABITAT will select the location and type of home for Partners. Partners cannot choose their neighborhood or home. (See also section 5 and Construction Policies.

5.0 **De-selection from HABITAT Homeownership Program** - De-selection of a family after initial approval by the board of directors will be made using the same qualifying factors of Need, Ability to pay, and Willingness to Partner.

5.1 Following **are reasons why a family may be de-selected** from HABITAT Homeownership Program:

- **5.1.1** Fraud or misrepresentation of information on the application, or during the course of the program.
- **5.1.2** Presence on sexual offender database.
- **5.1.3** Failure to complete program requirements by deadlines, e.g. sweat equity, homeownership classes, savings program, etc.
- **5.1.4** Negative change in economic circumstances that affects the applicant’s ability to meet the monthly payment beyond foreseeable remedy. Could include a 5% decline in income since acceptance in partnership program. (See Section 2.2, 2.2.4.2 and 5.6.)
5.1.5 Criminal convictions will be considered for selection purposes and de-selection only to the extent that the crime is relevant to one of the selection criteria. Crimes involving violence, substance abuse, sex offenses or other criminal offenses will often be relevant to the applicant’s willingness to partner with HABITAT in creating a safe community. Crimes involving financial matters, such as forgery or worthless checks, may be relevant to the applicant’s ability to pay. The gravity of the crime, the time that has elapsed since the crime, and how the applicant has conducted his/her life since the incident should be considered.

5.1.6 The family declines an assigned home.

5.1.7 Ongoing unwillingness to partner. After two strikes/warnings recorded, due to the family’s failure to meet responsibilities under program guidelines. A third strike is presented before the Family Services Committee to be considered for de-selection from the program.

5.1.8 Strikes and/or de-selection can occur for any behavior that in violation of the Bend Area Habitat for Humanity Anti-Discrimination policy.

5.2 HABITAT may consider alternatives to de-selection, including but not limited to postponing the closing, restructuring the term of the mortgage, or developing an action plan and timeline that must be adhered to in order to cure deficiencies and remain in the program.

6 Home Purchase Requirements – Partners and HABITAT must complete numerous legal and program requirements before the home sale may be completed.

6.1 Compliance with Federal, State and Local Housing Laws – HABITAT will comply with all relevant laws pertaining to fair housing and lending at the federal, state and local levels, including but not limited to the Fair Housing Act, Equal Credit Opportunity Act, Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. 2601 et seq., and Truth in Lending Act. (See HABITAT Financial Policies, Section 4.4 and related Appendix I.)

6.2 Should a partner family become unqualified for the home loan on a particular property before the sale, it may be necessary to adjust the placement of the family to a different property due to funding guidelines or different affiliate funding needs.

   6.2.1 Prior to the home loan/credit application and sale of a home to a specific family, the Executive Director, with input from Construction Manager and Family Selection Committee, may opt to change the place the family in a different home and lot based on the financial impact to HABITAT.

6.3 Sales Agreement - HABITAT will create and present a Sales Agreement to the applicant prior to closing on the home. The sales agreement will include all information required by law. Amendments to the Sales Agreement can be added closer to loan approval.

6.4 Homeowners Insurance - Homeowner shall select and secure homeowner’s insurance which will go into effect upon the sale and closing of the home. Homeowners shall maintain adequate homeowner’s insurance coverage so long as they have a mortgage.
6.5 **Escrow Account** – For all mortgages held and/or serviced by HABITAT, an escrow account (separate from the regular checking account) will be set up and administered by HABITAT. The account will reflect the amount of the mortgage payment that is applied toward taxes and homeowner’s insurance and homeowner association dues, if applicable. The account will be originally funded with two months-worth of payments, collected from closing costs during the escrow period of the sale of the home. HABITAT will make the necessary payments when they come due and will notify the family if the account is not fully funded to make a payment. HABITAT will provide an annual escrow statement to each family.

6.6 **Mortgage** – Habitat families may be offered a low interest, affordable 15 to 40 year mortgage or a zero-equivalent mortgage (ZEM) for the purchase of their home based on the current lending program partnership or available funds.

6.6.1 The principal will be payable in equal monthly installments. The monthly housing cost should not exceed 33% of the applicant’s gross monthly income at the time of acceptance.

6.6.2 Monthly housing cost is defined as principal, interest, taxes, insurance, HOA fee if applicable, and mortgage servicing fee if applicable.

6.7 **Employment, Credit Check and Criminal Background Check Prior to Purchase** – Prior to homeownership sale, the Partner will have their income checked to review for qualification and to ensure that the family has not taken on extra debt or negated credit obligations while participating in the Homeownership Program. A current credit check will be pulled to help with the verification process. Partners with liens on their credit report will not be sold a home. See section 8.4

7 **Grievances** - If an individual has witnessed or experienced inappropriate behavior while conducting business with or for HABITAT, he/she will inform the program supervisor immediately and provide a written statement. HABITAT will respond to the grievance within seven business days in writing. If the individual who submitted the grievance wishes, he/she may appeal decisions made about the grievance to the Executive Director in writing, or to the Executive Committee of the Board of Directors if the grievance is directly related to the Executive Director.

8 **Post Purchase Requirements** – HABITAT Partners continue to have obligations and requirements related to their homeownership relationship with HABITAT after the purchase of their home.

8.1 **Right of First Offer** – Habitat endeavors to sustain affordable housing assets for low to moderate income households. In the event that a Habitat homeowner needs or wishes to sell their home, HABITAT will have the first right to purchase the home before the owner may put the house up for sale on the open market. (See HABITAT Financial Policies section 4.5 for information on how sales price and sharing of equity is calculated.)

8.1.1 In the event HABITAT purchases a home back from a family partner and the inventory becomes available for purchase by a new family partner, the Family Services Department and Executive Director will evaluate the families currently participating in the Homeownership
Program to find the family best suited to purchase the buyback inventory.

8.1.2 HABITAT will take into consideration number or bedrooms in buyback, family size, status of savings account, amount of sweat equity completed, required classes completed and need when determining which family will be offered the opportunity to purchase the home.

8.2 Home Maintenance & Repair – Homeowner will keep the property in good repair and condition - reasonable wear and tear excepted - and will not commit or permit any waste of the Property as referenced in the HABITAT Trust Deed. (Also see HABITAT Construction Policies)

8.2.1 Homeowner will not remove, demolish, or materially alter any part of the property except with the prior written consent of HABITAT. Homeowner will not initiate, support, or consent to any rezoning of the property or any change in any public or private covenant, condition, or restriction relating to the use of the property.

8.3 Good Neighbors – HABITAT households will not disturb the peace and tranquility of the neighborhood in which the property is located. The generation of excessive and unnecessary noise and raucous behavior by individuals and other sources attributable to the household or its visitors will be deemed to constitute a violation of the Trust Deed.

8.3.1 Homeowners will not use or permit the Trust Property or any part to be used for any purpose other than a private residence of Homeowner or Homeowner’s family.

8.3.2 HABITAT homeowners will not violate, or allow any other person present on the property, to violate the Oregon Criminal Code (as set forth in ORS Chapters 162-167), or any other law or regulation.

8.4 Financial Hardship Notification – Homeowners who find themselves facing financial difficulties that will impact their ability to pay their mortgage, taxes, insurance and home owner association bills – for example due to loss of income or medical hardship – are required to notify HABITAT immediately. HABITAT staff will work with homeowners to prevent mortgage delinquency that could lead to loss of the home. (See HABITAT Financial Policies Section 4.6 Payment Procedure/Delinquency, Section 4.7 Foreclosure Procedure and Section 4.8 Payment/Deferral Plans.)

8.5 Liens on the Property – HABITAT homeowner shall not incur a lien against the property as security for a loan without receiving prior approval from HABITAT. Any lien incurred without permission of the HABITAT Board of Directors, or a lien incurred involuntarily (e.g. tax lien, home owner association lien, child support lien, etc.) will put the homeowner in violation of the Trust Deed and is grounds for foreclosure. (See HABITAT Financial Policies Section 4.5.2 Equity Loans.)

8.6 Post-Homeownership Requirements: All homeowners are expected to attend at least 3 post-homeownership workshops, during the first year of homeownership.
9 Miscellaneous Policies

9.1 Renting from HABITAT – Under rare circumstances when an Individual or Family Partner has critical need for decent or stable housing, HABITAT may rent vacant inventory to the Partner until their home construction is complete. This decision shall be made by the HABITAT Executive Director.

9.1.1 HABITAT may not rent to an Individual or Family Partner the home that will be the Partner’s ownership property.

9.1.2 The renting Partner will be required to sign a rental agreement outlining monthly rental costs and due date of rental payments which shall be kept in the HABITAT office.

9.1.3 Any exceptions to this policy must be approved by the Board of Directors.

9.2 Gift Policy - All contributions of any kind shall be considered donations to HABITAT, not to a particular family or to an individual staff person or volunteer. HABITAT has the right to sell donations (i.e. ReStore) in order to raise money to build more Habitat homes. Donated materials may, at the discretion of HABITAT, be used in the construction of a Habitat home.

9.2.1 Staff and volunteers of HABITAT may not accept any personal gifts from any actual or potential partner family, community members and/or donors, other than a gift or entertainment of nominal value (not more than $50.00) without the prior approval of staff manager, according to item 3003 – Acceptance and Payment of Gifts and Favors of HABITAT policy.

9.2.2 Gifts to homeowners at home dedication are not considered a violation of this policy. (It is recommended that the gifts are limited to a value of under $100)

9.3 Warranties - No Future Work – Homeowner understands HABITAT is not undertaking to perform ongoing maintenance of the property. Future maintenance and upkeep of the property is solely the responsibility of the homeowner.

9.3.1 For a period of one year after move in, HABITAT will correct, at its own expense, any defects in work due to defective materials and/or workmanship. Refer to HABITAT Limited Warranty Agreement.

9.3.2 HABITAT will convey to homeowner any warranties by manufacturers or suppliers on individual materials, products, or systems supplied by HABITAT.

9.4 Screening Policy/Sex Offender, Criminal Background, and Office of Foreign Asset Controls (OFAC) Checks – HABITAT will run background checks on applicant household members, employees and volunteers as required by federal law to protect the safety and integrity of its programs, staff, volunteers, donors and participating Partners. HABITAT will use this information to make decisions based on the level of risk to partnership and employment.

9.4.1 HABITAT follows the recommendations of Habitat for Humanity International put forth in a Legal Department memorandum updated
February 2016. The HFHI February 2016 memo requires all Habitat affiliates to conduct sex offender registry checks on all potential homeowners, board members, staff members and key volunteers (individuals who work 8 or more hours per month and who have contact with vulnerable populations).

9.4.2 Any person who does not consent to a sexual offender registry check will not be permitted to become a partner individual/family, work or volunteer for HABITAT.

9.5 Confidentiality – HABITAT shall follow a strict code of confidentiality in its family selection practices and dealings. All information collected for the purpose of family selection will be used for the sole purpose of evaluating an application and will be kept in the strictest confidence. Except as authorized by the applicant, Habitat staff and Family Services Committee members shall not discuss a family’s application or circumstances with anyone other than the applicant, members of the committee, staff or members of the Board of Directors.

9.6 Length of time in partnership program – It is recommended that a partner family NOT stay in the program for longer than 3 years. If at any point it is determined that a family will be in longer than 3 years, the circumstances will be evaluated by the Family Selection Committee and the partner family will be in violation of the Willingness to Partner criteria. If an extension or de-selection is recommended, it will be brought to the board for approval for a final decision.

10. Home Type and Location – HABITAT will select the location and type of home for Partner Families. Families cannot choose their neighborhood or home. (See also section 5 and Construction Policies.)

10.1 HABITAT builds and/or rehabs three different home types: Single family detached, single family attached (townhomes or multiple unit), and cottage community housing.

10.2 When possible, family selection application cycles will be based on housing type. 9.1.2 It is possible that Partner Families may be placed in any of the above home types based on construction policy, family size, or other family or construction schedule changes.

10.3 The Family Selection committee will determine the home type that a family will be eligible for based on the Construction House Bedroom and Design Policy. These parameters will be reviewed with the applicants at the time of the orientation meeting and/or Home Visit.

10.3.1 At the time of the home interview, the interview team will review with the family the home type they will be eligible for if they are selected. Any potential exceptions must be presented by the family at that time and verified before the family can be presented to the Family Services Committee.

10.3.2 Exceptions will need to be justified by physical or medical needs that are verified by a health care professional and will need to be approved by the Board at the time of the presentation of the family.

10.4 If a Partner Family declines the home type or location after board approval, the Family Selection Committee and/or Board will evaluate the partner family request and could be grounds for de-selection based on willingness to partner.
10.5 If a Partner Family becomes unqualified for the home loan, HABITAT will choose to place the next mortgage-ready family in the next available home.

10.5.1 In this case, the mortgage-ready Partner Family may need to complete their sweat equity hours after the home purchase as the schedule was imposed by HABITAT.

10.6 If the household size legally changes prior to home purchase and a sales agreement has been signed, then a partner family will be moved to the back of the queue of families. Partner family must also re-qualify at the current income guidelines.

10.6.1 If a sales agreement has not been signed, the Executive director must approve if the family can be placed next in the queue for buying the next available home.

11. Record Keeping – All Partner Family Documents will be stored confidentially and in accordance with document retention laws.

12. Data Collection – A roster of partner families will be kept current and accurate in the affiliate software management system.