



## Family Selection Criteria 1-2-3

### 1. NEED

You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure, water, electrical or sewage systems or failure to meet public property maintenance standards. Also taken into consideration are the number, the ages, and the sex of children compared to the number of bedrooms in your home.

The percentage of your income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.

You must currently live in the U.S. Virgin Islands, for at least one year.

You and your family will be considered if your total income does not

#### Family Size: Gross Annual Income:

One	\$30,450
Two	\$34,000
Three	\$39,150
Four	\$43,500
Five	\$47,000
Six	\$50,500
Seven	\$53,950
Eight	\$57,450

## Family Selection Criteria 1-2-3

### 2. ABILITY TO PAY

Since you will actually be buying your home from Habitat you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but also the payments for the real estate taxes and insurance. Habitat mortgages do not contain interest. We will help you to determine if this payment will jeopardize your ability to meet all other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

Mortgage  
+  
Insurance  
+  
Property Taxes

\*

## Family Selection Criteria 1-2-3

### 3. BEING A HABITAT “PARTNER”

When selected you become a “partner family” in the Habitat movement. Your volunteer assistance in constructing your home and the homes of others is called sweat equity, and may include clearing the lot, painting, helping with construction, providing food for volunteers. Or working in the Habitat office. As a Partner Family you must complete 350 hours of sweat equity, before moving in. Your family can receive credit of up to 30% by applying time put in on your behalf by friends and relatives who join in the work.

You will be responsible for maintenance and repairs of your house from the time you move into your home.

After moving into your home, the Family Support Committee will help you with financial counseling and household maintenance education.



Habitat for Humanity of the  
U. S. Virgin Islands

Corporate Place  
5600 Royal Dane Mall  
St Thomas, VI 00802  
www.habitat.vi

Email: info@habitat.vi  
Phone: 340.714.5678  
Fax: 340.776.7171