

**Fort Bend
Habitat for
Humanity**

**10435
Greenbough
Drive, Suite 200
Stafford, Texas
77477**

**Telephone:
281-207-2470**

**FAX: 281-207-
2301**

**Email:
habitat@
fortbendhfh.org**

FAMILY SELECTION CRITERIA

Application for housing will be accepted from families that reside in Fort Bend County based on the following criteria:



I. Need for adequate shelter

- A. Inadequacies of current shelter due to plumbing, electricity deficiencies or other unhealthy or unsanitary conditions
- B. Overcrowding based on total number of people in household, ages, and adequate privacy for family members
- C. Family is excessively cost-burdened
 - 1. More than 30% of their income is spent on housing
- D. Inability to secure a conventional loan

II. Ability to pay

- A. Provide proof of steady source of income
- B. Amount of income
 - 1. Annual gross combined income should be \$20,000 to \$40,000
 - 2. Ability to make a down payment (approx. 2% of cost of house)
- C. Give permission to do credit check and notified that credit history will be considered
- D. Total debt payments (including mortgage) to income ratio which suggests the applicant has sufficient income to handle all debts (maximum of 45% debt to gross income ratio)

III. Willingness to partner

- A. The applicant family must be willing to partner with FBHFH by completing 300 hours of work known as SWEAT EQUITY prior to being selected for a house
 - 1. SWEAT EQUITY hours can begin upon selection for the program and can be

completed in a number of ways

- a. Building your own house (at least 150 hours)
 - b. Building another Habitat house
 - c. Clearing land, picking up trash or other chores necessary for upkeep of the present/future construction site
 - d. Attend consumer education classes
2. Applicants must be willing to fully participate in the partnership
- a. Work should be done willingly, without constant prompting
 - b. Applicants should always be on time and ready to work
 - c. Applicants should encourage family members, friends and church members to help them with their hours (can contribute up to 150 hours)

Fort Bend Habitat does not discriminate on the basis of age, gender, race, religion or disability.