



Welcome!

Thank you for attending our
Applicant Information Meeting
(AIM)

Introductions and Devotion

- Karraine Moody, CEO
- Tracy Thomas, Director of Family Services
- Devotion

What is Habitat for Humanity?

- What is our mission?
- What is our history?
- Why do we build homes?
- What is our track record in construction, homeowner services and in the community?
- Can you trust Habitat for Humanity?

The Application Process:

1. **Ability to Pay-** Do you make \$38,000 per year? What does your credit look like?
2. **Willingness to Partner-** You are going to spend a day on the worksite, you are going to experience sweat equity.
3. **Need assessment-** Home Visit: A team of 2 will come to your house and asses your home. We don't want to know your business!

The First Phase: Financial Screening

- **Can you afford a Habitat Home?** How long have you been on your job (2 years or more)? Do you have a steady income?
- **How is your credit?** We do not look at your credit score number. We are looking at your monthly debt to income ratio. Can you afford a new monthly mortgage payment with your existing debt (open, derogatory, judgements, balances owed, etc)?

The Second Phase: Willingness to Partner

Willingness to partner gives us the opportunity

1. To see if you can cut the mustard: Did you come to work?
2. Do you have what it takes to be on a worksite?
 - Did you come to work? (on time)
 - Are you prepared? (dress properly, etc),
 - Are you focused? (cell phones away, not taking breaks every 5 minutes, etc)

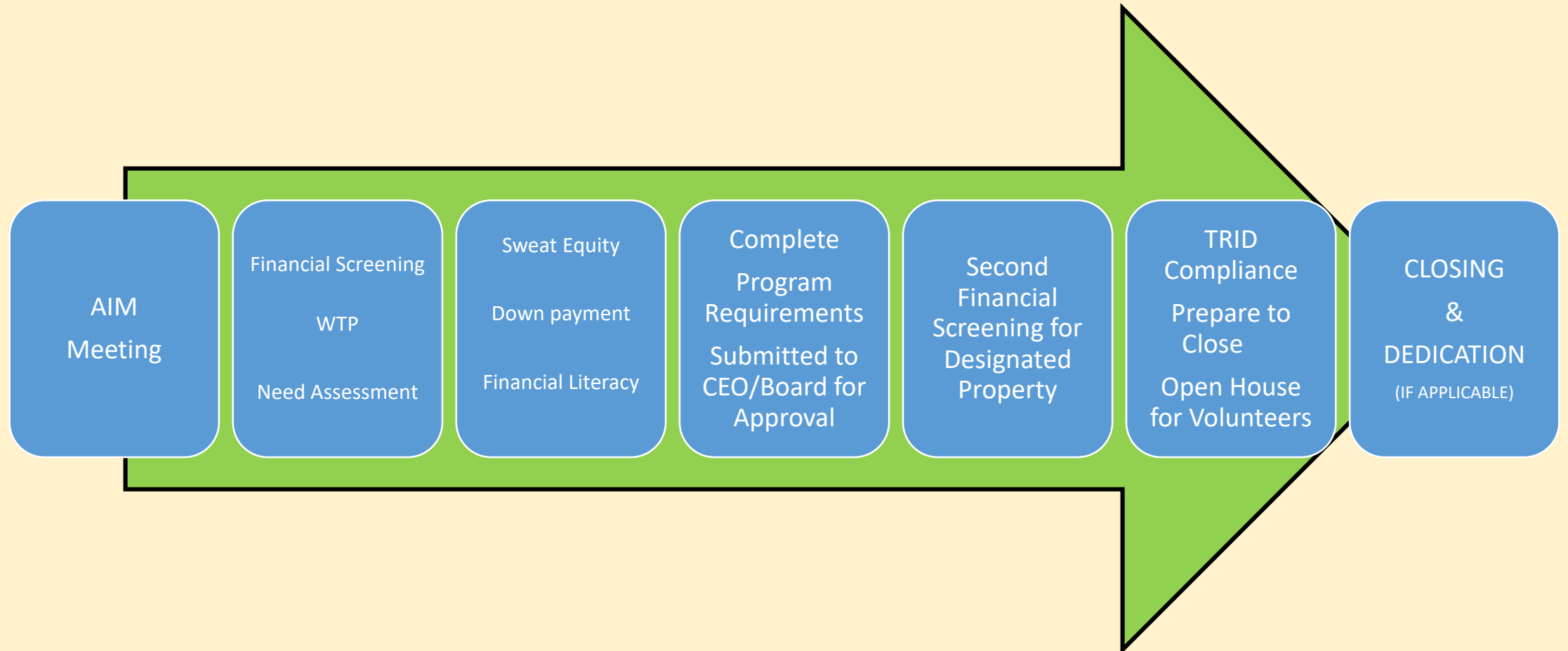
This is a critical part of the program requirement- you have to complete Mandatory 150 hours sweat equity(SE) once APPROVED for the program

The Third Phase: Need Assessment

- **Need assessment-** Home Visit: A team of 2 will come to your house and asses your home. We don't want to know your business!

Family Services Selection Process

Qualified



Financial Obligation for Program Applicants

Closing Costs:

Shared between affiliate and prospective homeowner.

Downpayment

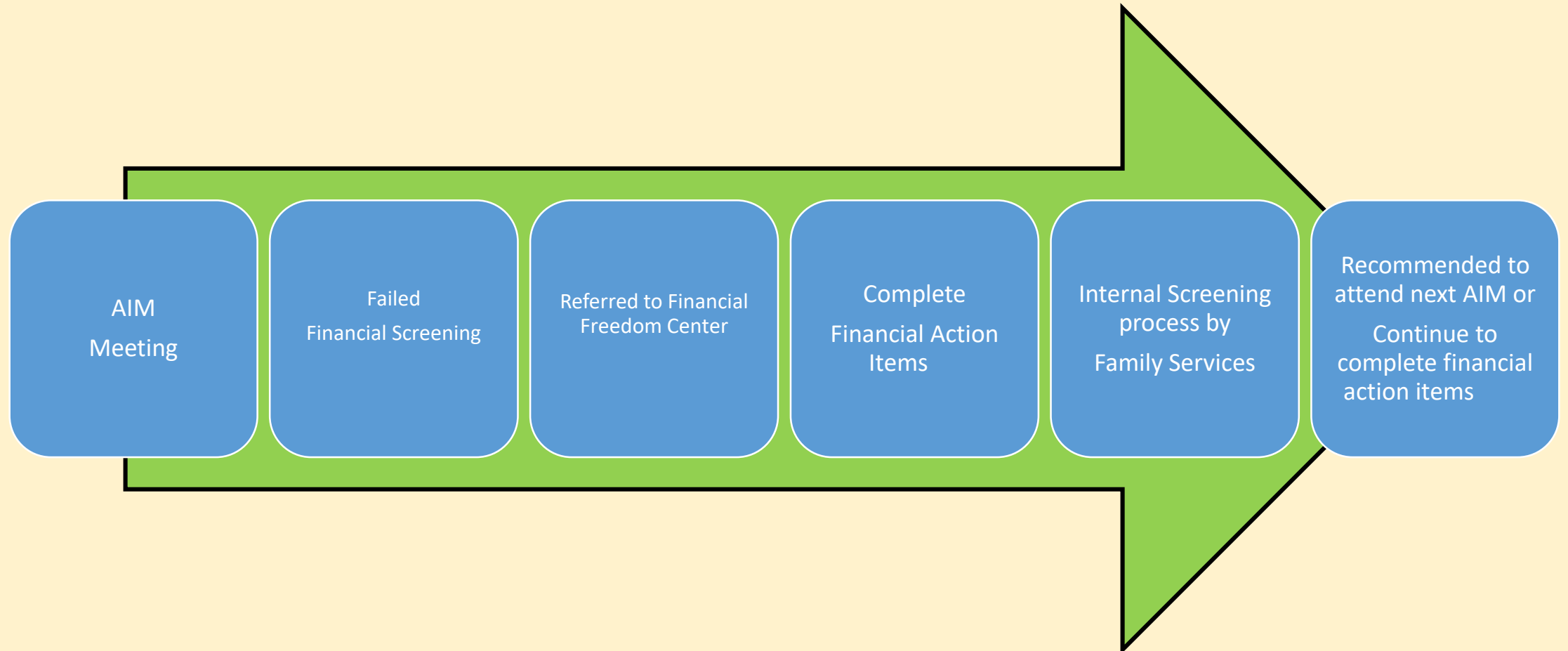
\$4500 (monthly payment)

3% of sale price max charge based on \$150,000

Credit & Background Check

\$25-50

Family Services Selection Process- Not Financially Qualified



Where are we building?

East Hartford, Manchester, Hartford,
Bristol and scattered sites
throughout Hartford County

Unique Opportunities and Grant Initiatives

- Veterans and those that served in any branch of the military
- Extended families that are looking to purchase a multi-family home together.

Housekeeping Notes from our CEO

Homeowner Testimonies

The Rules:

- Please **READ** the instructions on the application.
- The completed application must be postmarked by **Thursday, June 11, 2020**. Mail to **Family Services Post Office Box 1933 Hartford, CT 06144**
- The completed application must include everything request as well as money order for **\$25.00 or \$50.00**.
- Remember your application represents You. So please make a good impression.

THANK YOU