

Needs Assessment Description

Often there are more eligible applicants for our program than units available for sale. It is up to the Homeowner Services Staff and Committee to determine who will be recommended to the Board of Directors for approval. We evaluate each application, ensuring we are prioritizing applicants who have a high need for safe, affordable housing in our community. Orange Habitat has identified 8 different categories that are used to evaluate each application. The categories include:

	Need Category	Description
Living Conditions	Cost Burden	Cost of rent is more than 30% of the applicants' gross monthly income. Severe cost burden is paying more than 50% of income on rent (defined by HUD)
	Overcrowded	More than 2 children sharing a room, children of different genders sharing a room, children with an age gap of more than 5 years sharing a room, children sharing a room with adults, and/or non-married adults sharing a room. Severe overcrowding is considering having more than 1 of these situations
	Substandard	Concerns over the quality of an applicant's current living situation. This includes the safety of the area which is determined by the area's crime map. Applicants are encouraged but not required to provide evidence of substandard conditions
Becoming a Resident	Barriers	Prioritizes applicants from groups who have been historically denied opportunities for a traditional home loan in the United States including Orange County, NC and the surrounding areas <ul style="list-style-type: none"> - Black, Latinx, and Native American (learn more: Redlined and Segregated by Design) - LGBTQIA+ community
	Community Connection	Applicants involved in civic groups, religious groups, or with family connection to the area

	Program Commitment	Applicant has applied before, was eligible before, or has attended a Habitat led information session or workshop
	Pre-purchase Counseling	Includes completing housing counseling from Reinvestment Partners, Empowerment, Community Empowerment Fund or participation in the Town of Chapel Hill Transitional Housing Program or other program or counseling to prepare for homeownership as determined applicable by Habitat staff. Applicant must provide proof of completion or involvement in the program or counseling
Being a Good Neighbor	Scenarios	Habitat staff will give applicants a few scenarios to understand how they would react in common neighbor situations

