

# Family Selection Team Meeting

## August 21, 2017

### Minutes

Present: Deb Snyder, Pam Murphy, Flo Knopf, Betsy Mighton, Jane Cannito, Joan Spilman Nina Wright, John Kordrupel  
Family Services Manager, and Keelan Erhard, new AmeriCorps staff member.

No corrections to the Minutes

#### Committee updates

a) 26 requests for applications in July (in 2016 there were 50)

b) Changes in initial interview and acceptance interview procedures

Nina, John, and Sue attended training in July covering the changes that will have to be made to our procedures to comply with federal law and Habitat For Humanity International guidelines. The most significant change right now is the need to separate the application process into two qualifying steps.

- The first step will now be a review of all financial information submitted by the family. Nina and John have completed the training required to accomplish this step and will review all pay stubs, IRS documents, credit reports, and all other financial information submitted with an initial application. If the family's finances qualify them according to the standards, their file will be distributed to the Family Selection Team to take the second step: conduct the initial interview.
- Nina asked for feedback now and feed back again in several months after this new procedure has been conducted a few times. Initially, team members emphasized the importance of the family interview to ensure that all verification submitted is accurate and up to date, and to determine "the rest of the story"; that is, what else might be going on, left out, etc., that can only be uncovered through discussion and face to face interaction. Members also emphasized the importance of establishing a rapport with the family since most of them will be in the program for 2 or 3 years.
- Nina noted that other changes may be coming, but at this point, she feels input from the committee is incredibly valuable as we move forward.

John Kordrupel then discussed other changes and news

- There will be 6 new builds in the Baily Green area and 2 probable acquisitions in the area next year.
- Method used to price houses is changed in accord with new federal regulations. A house purchase price is now the lowest of
  - Total Development Cost (materials, closing cost, insurance, overhead)
  - Fair Market Value established by an independent appraisal
  - Affordability to the family –which is generally 20% of total family incomeAffordability is usually lowest.
- John, Sue and Nina revised the Partner Family Manual to bring it in line with the new laws and guidelines. John noted the major changes:
  - On Page 7: The cap has been raised on the number of hours a family may accumulate at the ReStore in order to accommodate the need for additional volunteer assistance at the two ReStores.
  - On Page 8: if groups of three (3) or more are planning to come to a house to work, they must first contact the volunteer coordinator to get approval.
  - On pages 10—11: Covers how sales prices are set, as discussed above
  - On Page 12: it is important for us to make it clear to the families what a great deal it is that they only must make a down payment of \$300 at closing.

c) Updated copies of the Partner Family Manual were distributed.

d) Family updates:

Shalita Rivera – (Betsy) copy of birth certificate and 2016 1040 and W-2 still needed

Etienne, William and Montesino, Niurvis – (Pam/Deb) –copy of 2016 W-2 and 1040 still needed

#### 2.Initial interview assignments

Dones, Candice-Pam and Deb

Million, Kassa – would need to sign a waiver as she is separated

#### Initial interview reports

Tom, Abdulmajid and Ibrahim, Muhammed (son) – Flo—at his request, interview now scheduled for September

Harris, Timothy and Angela – veteran – Pam/Deb. Family is now buying a house through conventional means.

Naing, Zaw – Betsy/Flo - wife (Cing Tu Ssuan Muang) is not named as co-applicant- Betsy; employer and landlord verification received. Accepted

Johnson, Danielle – Flo - still waiting for tax lien document; Will call again

Maghett, Talicia – Jane - documentation for education loan repayment (\$7500 due and payments will be \$45/monthly) will be sent in August. Not received yet. Additionally, credit report shows charge offs and items in collection. Will tell her that she needs to show that she has begun the process of repayment. Also, need bank statements.

Boyd, Angela –Patricia/Janiene – still waiting for employment verification; can accept once it is received;

Ferguson, Taciana — Nina – resubmitting application and investigating student loan repayment plan; landlord and employer verifications have not been sent.

Bashirahishize, Renovat and Ntibatwenge, Scholastique – Deb/Pam- \_projected salary from two current jobs is sufficient (part time job started in December); wife has applied for green card; once she gets that she can be put on as co-applicant; credit report received; landlord and employment verifications received. Also, will confirm if family receiving welfare.

#### 4. Acceptance interview reports

Muse, Hobo and Yakub, Abdi – Peg/Jane –

#### 5. Sweat equity follow-ups (Hours report as of 7/1/17)

**July** – Lago, Catherine – Flo – no hours since April – put in 12 hours this past month

**August** – Jones, Natalie – Betsy - 3 months and no hours – send warning letter. Bunton, Tiara – Patricia – any ideas about how to proceed?

#### 6. Calendar/New Business

Betsy pointed out the change to the Hours Report Form; she likes it.

**The next meeting will be Monday September 18, 2017 at 6 pm at the church.**

Two important observations from Millard Fuller, founder of Habitat for Humanity

“If you are not having problems with your partner families, you aren’t choosing the right families.”

“What the poor need is not charity but capital, not case workers but coworkers.”