

Family Selection 2020 – Overview – Submitted by Dana Jelinek

The 2020 home loan application period opened December 2 and closed on March 2.

We saw a significant dip in applications this year. Many Presidential election years, we see a dip, but this was more pronounced. Also, demands on staff time limited the promotion of the application period and outreach. We continue to see an improvement in applicant credit.

Unfortunately, COVID halted our ability to process applications and caused us to pause the selection process. Letters were sent to those who did not qualify and other letters were sent to those still in the mix explaining we would have to resume at a later date. The goal was to have a recommendation to the board for the June 25 meeting.

Application processing, verification of income, pulling of credit reports and background checks were handled during the shut-down. The committee resumed review of applications the first week in June. Two socially distanced information sessions with the six remaining applicants took place on May 31 and June 1, with three applicants attending each session. Assisting Dana Jelinek were Victoria Kathman and Natalia Del Cid.

Socially distanced interviews were conducted by the committee with the five remaining applicants on June 10 and 14th. Because we could not conduct home visits, we tried to get the finalists to do video tours of their housing, but that was not successful due to technology issues. We did survey them about their housing, which gave us some insights. Dana took pictures of the outsides of their residences.

This year's numbers (pre-screenings through interviews of qualifying applicants):

- 77 pre-screenings were done (down 31 from the previous year) – additional people called for information, but did not participate in a pre-screening
- 63 of those participating in a pre-screening (down nine from the previous year) were qualified enough to pick up an application
- 55 applications were picked up (down one from the previous year). Referrals were from: family/friend (15), Habitat homeowners (7), walk-in (7), applied before (6), sign on our office building (4), social media/internet (3), media (2), Headstart/school (2), work/co-worker (3), organization (2), media (2), Headstart/school (2). The last five interviewees were referred by co-worker (2), a Habitat homeowner (1), friend (1), and walk-in (1).
- 37 applications were returned (down five from the previous year, which was a high return year)
- 35 applications were complete enough to process. Denial reasons were: credit issues (8), debt to income ratio/excessive obligations for the amount of credit requested (8), income too high (4), withdrew application (4), income too low (2); negative change in income from time of application period closing (2); the remaining five were qualified but did not make it through to the recommendation stage.

The demographic breakdown of applicants/co-applicants was:

Race: White (73%), Black (23%), Other (4%)

Ethnicity: Hispanic (57%), Non-Hispanic (43%)

Sex: Female (79%), Male (21%)

Marital Status: Single/Divorced/Windowed (58%), Married (37%), Separated (5%)

Committee members were Randy See (Hall County Juvenile Services), Daryl Kelley (Retired Sociology Professor), Ashley Belville (Five Points Bank-Mortgage Banker), Kari Bahe (Cornerstone Bank-Mortgage Broker), Max Luber (First National Bank-Relationship Manager) and Natalia Del Cid (Senior Operations Manager, Associate Staffing).

On June 14, the committee determined their recommendation for future homebuyers. Due to 2019's rains and flooding and 2020's coronavirus, construction was deemed too far behind schedule to pick any more than two households. The committee recommendation follows.

Ashley Vega. Ashley has worked for Principal for 3.5 years. She has a daughter (12) and two sons (10 and 6). She currently lives in a 2-bedroom, rental house with issues such as air infiltration and water leaks. Another issue is that her landlord has used wood and screws to hold the toilet in place rather than replace it. Ashley did not say, but from the description, there could be a rotting sub-floor. She pays per month, \$725 in rent and \$220 for utilities. Ashley was our most eager applicant.

Rosa Turquiz. Rosa has worked for McCain Foods for over 8.5 years. She and her husband, Pedro, have a son (9) and a daughter (3). They recently moved out of her parents' house and bought a deteriorated, 2 bedroom trailer. Termite damage is their main problem, which has caused issues with the structure of the trailer. They currently pay per month \$355 for lot rent and \$300 for utilities.