

## Further Information - Helpful Info

### Time Frame

The general time line from the orientation to move-in date is typically 12-18 months; however, this may be extended due to volunteer labor, weather constraints, and other limited resources. Move-in date is typically 30 days after final inspection of the home.

### Things You Can Do Now

#### Contact NeighborImpact

Enroll in some of their homeownership classes. These will not only look good on your application but will expose you to other possibilities for homeownership should you not be immediately qualified for our program. 541.318.3302

#### Contact Housing-Works

Find out about their new housing assistance program. 541.323.7411

#### Get Your Debt under Control

You can do this by contacting a local credit counseling agency.

#### Stop by the Bend Area Habitat office and pick up a Pre-Application

We will talk with you about what you can do to become qualified and call or email you about orientation dates.

### Equal Opportunity

It is the continuing policy of Bend Area Habitat for Humanity to provide equal opportunity to all applicants, without regard to race, color, gender, sexual orientation, national origin, age, religion, disability, or any other characteristic protected by law. This policy relates to all family selection decisions. Bend Area Habitat for Humanity strives to ensure that all of our policies are in accordance with our Human Rights code.

Bend Habitat condemns and will not tolerate any conduct calculated to intimidate, harass, or otherwise discriminate, on the grounds listed above.

We are committed to keeping private our families' personal information. We value the trust of those with whom we work, and we recognize that maintaining this trust requires that we are accountable for the way we treat the information you share with us. Bend Area Habitat for Humanity's Privacy Policy Statement is posted in the office and on our website.



1860 NE 4th St, Bend OR 97701  
541.385.5387 x225  
spyott@bendhabitat.org



## Homeowner Qualification Guide

2010



Learn how  
to qualify for  
Simple, Decent,  
Affordable  
Housing.

Bend Area Habitat for Humanity works in partnership with the community and with families in need, to build quality, affordable homes in Bend and Crook County.

OCCB# 83516



## Step 1: Orientation

Attend an Orientation. Orientation meetings are not regularly scheduled, but are planned throughout the year, depending on the construction schedule. Bend Area Habitat uses all local media and social service agencies to inform the community of scheduled orientations. **How do I find out about Orientations?**

- Check the website [www.bendhabitat.org](http://www.bendhabitat.org)
- Contact the Family Coordinator, 541.385.5387 x225
- Email [spyott@bendhabitat.org](mailto:spyott@bendhabitat.org)
- Visit our offices at 1860 NE 4th St. on the Corner of Revere and 4th St.

You MUST attend an orientation to receive an application. The application must be returned to our office by the due date (about a month).

We may request the following:

- Pay stubs from each applicant from the past 3 months
- Copies of past tax returns for all applicants
- Copies of W-2 forms for all applicants
- Proof of legal residency status for each member of the family (birth certificate, naturalization document or green card)

## Step 2: Criteria for Family Selection

APPLY. Upon initial review of income guidelines and the credit report, the Family Selection Committee, made up of volunteers, reviews and evaluates the applications based on selection criteria:

- Need for improved housing
- Ability to pay a monthly, no-interest, mortgage payment
- Willingness to partner with Bend Area Habitat through "Sweat Equity"
- Applicants must have lived and/or worked in Bend for at least one year
- Must not have declared bankruptcy within the last two years

## Step 3: Home Interview

The Family Selection Committee will schedule a home visit with qualified applicants and interview the families to further determine the applicants' level of need. After all home visits have been completed, the Family Selection Committee makes recommendations to the Board of Directors, who then make the final decision for family selection.

Families are normally approved prior to the start of construction on a house. Once the Family Selection Committee has notified the family of their approval, they can start working on their "Sweat Equity" hours.

## Ability to Pay

Accepted Sources of Income:	Unaccepted Sources of Income:
-Regular Working Wages	-Child Support
-Permanent Social Security Income	-Alimony
-Earned Income Tax Credit	-Temporary SSI
-Permanent Disability	-Unemployment
-Retirement Income	-AFDC
	-Temporary Disability

Applicants must have a steady source of income and must demonstrate financial responsibility.

## Income

Applicant's total gross (before taxes) household income must fall within 35 - 60% of the Deschutes County median income. These income requirements are subject to periodic revision. Contact the BAHFH office for current information.

Family Size	Min. Household Gross Income	Max Household Gross Income
1	\$15,550	\$26,600
2	\$17,800	\$30,500
3	\$20,000	\$34,300
4	\$22,200	\$38,100
5	\$24,000	\$41,200
6	\$25,800	\$44,200
7	\$27,600	\$47,300
8	\$29,300	\$50,300

*Household income includes all income from individuals 18 years or older who contribute to the overall financial status of a household.*

A Family must have good or improving credit history, and must not have declared bankruptcy within the last two years. Bend Area Habitat will run a credit report.

We want to work with you to help you qualify.

## Need for Improved Housing

A family's need for shelter can be determined by factors such as lack of space, overcrowded housing, unsafe living conditions, dangerous environment, unaffordable housing, problems with major utilities or other general structural problems.

## Simple, Decent, Affordable Housing

Many people are involved in working with you to provide a home: volunteers, staff, the Bend community, businesses, other agencies, and more. We all work together to help you in your quest to improve your situation and build a better future for your family.

## Willingness to Partner

A willingness to partner with BAHFH is determined by a commitment to participate in "sweat equity." All selected families are required to complete 400-600 hours in order to move into their new home. These hours can be completed by working on your own home, working on other BAHFH homes, working at the ReStore, attending required classes and workshops, or assisting with other Bend Area Habitat projects.