

Crook County 2011-2012 Homeowner Qualification Guide

Our Selection Is Based On 3 Criteria:

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 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 Habitat 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 Habitat homes, working at the ReStore, attending required classes and workshops, or assisting with other Habitat projects.

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. 541-318-7506

Get Your Debt under Control You can do this by contacting a local credit counseling agency.

Submit a Pre-Application Visit the ReStore or download from our website at www.bendhabitat.org/crookcounty

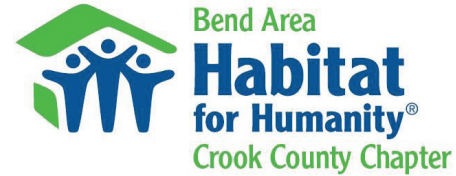


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Equal Opportunity

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.



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Do you earn between \$8 and \$17 an hour? *



YOU could own your own home!

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.

* Estimate based on 2-4 person household.

OCCB# 83516



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Crook County is Now Accepting Homeownership Applications Year-Round

Step 1: Schedule or Attend an Orientation

Contact the Family Services Manager, DeeDee Johnson at (541)385-5387 X227 or email djohnson@bendhabitat.org to schedule a one-on-one Orientation.

You may also visit the Crook County ReStore at 1427 NW Murphy Court, Prineville to pick up a preliminary (qualifying) application.

Crook County/Bend Area Habitat uses all local media, churches and social service agencies to inform the community of homeownership opportunities.

You **MUST** attend an orientation to receive an Application. The applications must be turned in by the stated deadline. Applications will be reviewed quarterly by the Family Services Committee.

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: Complete Application (Part 1)

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

- Need for improved housing
- Ability to pay a monthly, low-interest, mortgage payment
- Willingness to partner with Habitat through "Sweat Equity"
- Applicants must have lived and/or worked in Crook County for at least one year
- Must not have declared bankruptcy within the last two years

If the above criteria are acceptable, you will complete step 3

Step 3: Complete Application (Part 2), and Home Visit

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.

Once the Family Selection Committee has notified the family of their approval, they can start working on their "Sweat Equity" hours.

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Does Your Income Qualify?

<u>Family Size</u>	<u>Minimum Gross Household Income</u>	<u>Maximum Gross Household Income</u>
1	\$13,300	\$22,800
2	\$15,200	\$26,050
3	\$17,100	\$29,300
4	\$19,000	\$32,500
5	\$20,500	\$35,150
6	\$22,000	\$37,750
7	\$23,550	\$40,400
8	\$25,050	\$42,950

Ability to Pay

- Applicants must have a steady source of income and must demonstrate financial responsibility
- Applicant's total gross (before taxes) household income must fall within 35 - 60% of the Crook County median income. These income requirements are subject to periodic revision
- 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.

Accepted Sources of Income

Regular Working Wages
Permanent Social Security Income
Earned Income Tax Credit
Permanent Disability
Retirement Income

Unaccepted Sources of Income

Child Support
Alimony
Temporary SSI
Unemployment
AFDC
Temporary Disability Income