

## Frequently Asked Questions

🔦 **I'm single, or have no children. What do you mean by 'Family'?** Households of every size or configuration are encouraged to apply. We are pledged to helping achieve equal housing opportunities throughout the nation. We encourage and support applicants without regard to race, color, religion, sex, handicap, national origin, age, marital status, number of dependents, family size, or sources of income.

🔦 **Do I pick where I want my house to be?** We serve most of Washington County; your home could be in Aloha, Beaverton, Hillsboro, even Tigard. Families are placed in many different types of homes. You could be in a neighborhood we are building, in a home we purchased and renovated for re-selling, or in a Habitat home that has come back to us. It could be a single-family home, a duplex, maybe even a townhouse or condominium. The location and type depends entirely on what size home you qualify for, and what we are building at the time.

🔦 **May I apply if I am on public assistance or am receiving housing subsidies?** Yes, as long as you meet our criteria and financial requirements, you may apply.

🔦 **Will I have input on the design of my house?** Habitat builds houses using standard plans so design changes are minimal unless you have specific ADA needs. However, homeowners do choose things like flooring and countertops, and vinyl siding color choices.

🔦 **If my friend is busy, can I pick up an application for them at the meeting?** No. Each attendee must register at our public meeting; we verify your name against that list when you turn your application in.

🔦 **When will I know if I've been accepted?** You will know within 90 days of our application deadline.

**Our Mission:** Willamette West Habitat for Humanity is dedicated to fostering homeownership and improving our community by building simple, decent, affordable housing, in Partnership with low-income people, volunteers, donors and organizations, with a neighborhood emphasis.



"Building Homes and Hope  
in Washington County"

rev 1/2013

### Willamette West Habitat



Located in Hawthorn Business Park  
5293 NE Elam Young Pkwy, #140  
Hillsboro, OR 97124  
503-844-7606(p)  
503-844-7806(f)  
[www.HabitatWest.org](http://www.HabitatWest.org)

## Become A Homeowner

Are You Ready To Go From This:

*"I just want a place to live that's simple, decent and affordable. Is that really too much to hope for?"*



*"It's like a dream...it's my dream come true. I never thought I could own a home"*

Then maybe it's time to become a Habitat for Humanity Homeowner



## Do I Qualify?

You may be eligible for a Habitat home if you meet our 3 criteria: Need, Ability to Pay, and Willingness to Partner.

### Do I have a need?

- I do not own a home.
- My income falls within the guidelines listed.
- I have substandard housing conditions.
- I spend more than 30% of my gross income on housing, (it's OK if you spend less).
- I have several people sharing bedrooms.

### Do I have the ability to pay?

- I do not have excessive credit card debt, less than \$1,000 in collections, no judgments & no liens. Yes, we do a credit check.
- If I have a bankruptcy in my past it was discharged at least 24 months ago.
- I pay my rent on time.
- I have a stable source of income, currently and in my recent past.

### Am I willing to partner with Habitat?

I am willing to partner with Habitat and put in 500 hours of "sweat equity," first working on other family's homes, then on my own. I will also attend budget classes and homeowner workshops, and I'm willing to live in the areas in which Willamette West Habitat for Humanity is building.

*Each homeowner must be a legal, permanent resident, or United States citizen, to participate in this program.*

## Your Steps to Success

We are glad you are thinking about applying for a Habitat for Humanity home. There are several steps in the process which can take as long as two years to complete.

**Step 1 Demonstrate Your Need** You must show that your current housing is inadequate, unsafe, unhealthy, or unaffordable. Examples can include structural problems; heating or electrical problems; several people sharing a bedroom; unsafe or unsanitary living conditions; or spending more than 30% of your gross income on rent and utilities. Your income must fall within the guidelines listed below which is determined by the number of people in your household.

**Step 2 Ability to Pay** You must demonstrate your ability to pay the upfront mortgage costs listed in Step 6, and your monthly mortgage payment. This payment includes your mortgage, homeowner insurance, property taxes & HOA fees and will not exceed 30% of your gross income. This requires satisfactory credit and a stable income.

| Living in Home | Monthly Wages |         | Annual Wages |          |
|----------------|---------------|---------|--------------|----------|
|                | MIN           | MAX     | MIN          | MAX      |
| 1              | \$1,217       | \$2,434 | \$14,600     | \$29,200 |
| 2              | \$1,388       | \$2,784 | \$16,650     | \$33,400 |
| 3              | \$1,563       | \$3,125 | \$18,750     | \$37,500 |
| 4              | \$1,734       | \$3,471 | \$20,800     | \$41,650 |
| 5              | \$1,875       | \$3,750 | \$22,500     | \$45,000 |
| 6              | \$2,013       | \$4,034 | \$24,150     | \$48,400 |
| 7              | \$2,150       | \$4,309 | \$25,800     | \$51,700 |
| 8              | \$2,292       | \$4,588 | \$27,500     | \$55,050 |

**Step 3 Come Get the Application** The only way to receive an application is to attend a public Homeowner Application Meeting. These meetings are held once per year and at them you will learn about the program and our requirements.

**Step 4 Selection** A committee of volunteers reviews each application to determine if it meets our guidelines for income and need. If it does, you will have an in-home visit by volunteers to interview you and see your current living conditions first hand. Recommendations are then forwarded to the Willamette West Habitat Board of Directors for review.

**Step 5 Willingness to Partner** Once selected, you become a 'partner' with Habitat for Humanity. You must provide 500 hours of sweat equity building your home and the homes of your neighbors. 200 of those hours can be provided by friends, family, even co-workers. Children can even help by getting good grades!

**Step 6 Saving Money / Taking Classes** Habitat homeowners must save for a modest down-payment, closing costs, pre-payment of property taxes and insurance, and appliances. Currently, this is about \$5,000 in total. During this time, homeowners also take classes in budgeting, home maintenance & homeowner associations (HOA) to prepare for successful homeownership.

**Step 7 You're a Homeowner!** When you have finished your sweat equity hours, saved your downpayment, completed your classes, and your house is ready, you will buy your house with a zero-percent interest mortgage. Monthly mortgage payments will be structured to your income. Willamette West Habitat holds the mortgage, so the monthly payments received from all homeowners goes back into our 'fund for humanity' and is used to build even more Habitat homes.

*If you would like to be notified by mail when we schedule our next application meeting, please call our office at 503-844-7606 x 103 or register online at [www.HabitatWest.org/apply-habitat-home](http://www.HabitatWest.org/apply-habitat-home)*