

**West Tuality Habitat
for Humanity
Housing for NEW Partners**



**For questions and to turn in
your Applications**

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Equal Housing Opportunity



How Does It Work?

We are glad you are thinking about applying for a Habitat for Humanity home. There are three stages in our program.

Stage 1: Application & Selection

Obtain an application packet from Joan Gilman at Premier Community Bank, or at the West Tuality Habitat for Humanity ReStore. Complete the application and collect all of the documents asked for on the check list. Return the completed packet to Joan Gilman. Your paperwork will be processed and you will be notified as to the next step.

Stage 2: Partnering

After you have been selected, you are required to provide 500 hours (2 adult family), 250 hours (single adult family) of sweat equity before you buy your home. Sweat equity hours are spent building your home and the homes of your neighbors. You will also be required to attend several classes to learn more about homeownership and the Habitat for Humanity program.

Stage 3: Homeownership

When you have finished your sweat equity hours, completed your classes and your home is ready, you will buy your home. We continue to depend on you to lend support to Habitat for Humanity in the future.

Criteria for Selection

1. Need

You must demonstrate that your current housing is inadequate, unsafe, unaffordable or unhealthy. You and your family will be considered if your income is 35-60% of Median Family income (MFI). MFI is determined by the number of people in your household. Please see the table to the right.

2. Ability to Pay

Habitat homes are sold to you. You must demonstrate your ability to pay upfront mortgage costs and the monthly mortgage payment. This requires satisfactory credit and a stable income.

3. Willingness to Partner

When selected, you become a “partner” with Habitat for Humanity. You must provide the hours of sweat equity building your home and the homes of your neighbors. Friends and extended family can provide half of your hours, but you and your family must provide the rest. After you buy your home, we will continue to depend on you to lend your support to Habitat for Humanity.

Income guidelines (2016)

| Family Size | Minimum Income | | Maximum Income | |
|-------------|----------------|---------|----------------|---------|
| | Annual | Monthly | Annual | Monthly |
| 1 | \$18,095 | \$1508 | \$31,030 | \$2586 |
| 2 | \$20,685 | \$1724 | \$35,470 | \$2956 |
| 3 | \$23,270 | \$1939 | \$39,900 | \$3325 |
| 4 | \$25,860 | \$2155 | \$44,340 | \$3695 |
| 5 | \$28,045 | \$2337 | \$47,880 | \$3990 |
| 6 | \$30,000 | \$2500 | \$51,430 | \$4286 |
| 7 | \$32,065 | \$2672 | \$54,970 | \$4581 |
| 8 | \$34,140 | \$2845 | \$58,525 | \$4877 |

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, age, marital status, or sources of income.

