

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. You could be in a neighborhood we are building, in a home we purchased and renovated, 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 depend entirely on what size home you qualify for, and what is available 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 sometimes their vinyl siding color.

🔦 **I want to start preparing now, can I pick up an application anytime?** Yes, applications are available at our office anytime. Looking at them will show you what supporting documents you'll need to gather and return during our Open Application Rounds. Application turn-in dates will be listed on our website.

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

Our Mission: Seeking to put God's love into action, Willamette West Habitat for Humanity brings people together to build homes, communities, and hope. Our vision is a world where everyone has a decent place to sleep.



"Building Homes and Hope
in Washington County"

rev 7/2019

Willamette West Habitat



Located in Hawthorn Business Park
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www.HabitatWest.org

Become A Homeowner

Are You Ready To Go From This:

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



To This:

"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, less than \$500 in judgements at the time of selection, and 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 Your living conditions must be inadequate, unsafe, unhealthy, or unaffordable. Examples can include heating or electrical problems; several people sharing a bedroom; unsafe or unsanitary living conditions; or spending more than 30% of your gross income on housing costs. Your income must fall within HUD limits, determined annually.

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.

Step 3 Come Get the Application We recommend attending an informational meeting during our open application round as the best way to learn more about our program, ask questions, and pick up an application. If you are unable to attend, or want to see an application in advance, you can pick one up at our office in Hillsboro anytime.

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 will partner with Habitat for Humanity by providing 500 hours of sweat equity building your house and the houses 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 closing costs, pre-payment of property taxes and insurance, and appliances. Currently, this is about \$5,000 in total. During this time future homeowners will take monthly classes in things like budgeting, home maintenance, and homeowner associations (HOA) to prepare you for successful homeownership.

Step 7 You're a Homeowner! When you have finished your sweat equity hours, saved your closing costs, purchased your appliances, completed your classes, and your house is ready, you will buy your house with an affordable mortgage (currently 0% APR). Monthly mortgage payments will be structured to your income. Monthly mortgage 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