



2009 Homeowner Qualification Guide



We want to help YOU get into an affordable home!

Think about your future!

Learn how to qualify for simple, decent, affordable housing .

Sisters Habitat for Humanity is an ecumenical Christian non-profit organization dedicated to providing decent and affordable housing to economically disadvantaged families in the Sisters area so that they can improve both their lives and the community which they share.

Requirements

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Step 1: Application

Pick-up Application. Applications are available at the Sisters Habitat office located above the Thrift Store at 141 W. Main St. Contact Program Manager, Marie Clasen at 541.549.1193 or marie@sistershabitat.org to learn more about the process.

The completed application must be returned to the Sisters Habitat office. 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 Applicants (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 housing
- Ability to pay a monthly, no-interest, mortgage payment
- Willingness to partner with Sisters Habitat for Humanity through "sweat equity."
- Applicants must have lived and/or worked in Sisters for at least one year.

Step 3: Home and Committee Interviews

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 the home visit, the family is invited to meet again with the Selection Committee to discuss any unanswered questions. The Selection Committee then makes a recommendation to the Board of Directors for final approval.

Once the Family Selection Committee has notified the family of their approval, an orientation will be set and the family can begin working on their sweat equity hours.

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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, unaffordable housing, problems with major utilities or other general structural problems.

Willingness to Partner

A willingness to partner with SHFH is determined by a commitment to participate in "sweat equity." All selected families are required to complete 500 hours in order to move into their new home. These hours can be completed by working on your own home, working on other SHFH homes, working at the ReStore and Thrift Store, attending required classes and workshops or assisting with other Sisters Habitat projects.

Many people are involved in working with you to provide a home: volunteers, staff, the Sisters 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.

Ability to Pay

Applicant/s must have a steady source of income and must demonstrate financial responsibility.

Applicant's **total gross (before taxes) household** income must be no more than **60%** of the Deschutes County median income. These income requirements are subject to periodic revision. Contact the office for current information.

*(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. Sisters Habitat will run a credit report.

We want to work with you to help you qualify.

Family Size	Min. Gross Household Income	Max. Gross Household Income
1	\$ 15500	\$ 26600
2	\$ 17800	\$ 30500
3	\$ 20000	\$ 34300
4	\$ 22200	\$ 38100
5	\$ 24000	\$ 41200
6	\$ 25800	\$ 44200
7	\$ 27600	\$ 47300
8	\$ 29300	\$ 50300

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Contact Information

For more information please contact the Program Manager, Marie Clasen at 541.549.1193 or marie@sistershabitat.org.

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. **541.548.2380**

Contact Housing Works

Find out about their new housing assistance program. **541.923.1018**

Get your debt under control. You can do this by contacting the local credit counseling agency. **541-359-6181**

Stop by the Sisters Habitat office and we will talk with you about the selection criteria and process.

Equal Opportunity

It is the continuing policy of Sisters 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.

Sisters Habitat does not condone any conduct calculated to intimidate, harass, or otherwise discriminate, on the grounds listed above.

Confidentiality

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.

