

**OUR MISSION**

# It's More Than A House — It's A Home

## HOMEOWNERSHIP PROGRAM

Founded in 1991, McMinnville Area Habitat for Humanity (MacHabitat) provides homeownership opportunities to low-income families in the McMinnville area through the construction of safe, decent and affordable homes. Our vision is a community where substandard housing is a thing of the past, and we are committed to working with families throughout Yamhill County. Over the past 25 years, we have built 58 homes in McMinnville, Amity, Lafayette, Sheridan, and Willamina.

MacHabitat makes no profit from the sale of homes, and mortgage payments are used to build more houses. MacHabitat builds simple, decent, affordable houses with 2, 3, or 4 bedrooms, depending on the family size. Participating in the Habitat program is hard work, but the benefits of owning your own home are worth it!

MacHabitat is currently building in the Aspire Community Development in McMinnville. Once completed, Aspire will be home to 34 Habitat families.



## QUALIFICATION CRITERIA

MacHabitat selects low income “partner families” to become Habitat homeowners. MacHabitat follows a nondiscriminatory policy of family selection. Partner families are selected based on their level of need, ability to pay, and willingness to partner. The following is a guide to the criteria used by the Family Selection Committee:

### 1. Need For Better Housing

Crowded conditions; Structural and health hazards; High rent compared to income; Temporary not stable; Location not safe; Present housing is subsidized.

### 2. Willingness To Partner With Habitat

Willingness to complete the required sweat equity hours, attend the New Homeowner courses, allow MacHabitat to share your story, and make monthly payments on time.

### 3. Ability To Pay The Monthly Housing Payments

Meet income guidelines (see table below). Have a stable income; Acceptable credit history; A good record of paying rent and utilities; Capacity to legally enter into a mortgage contract.

### INCOME GUIDELINES: based on FY (Fiscal Year) 2018 U.S. Department of Housing and Urban Development median income for Yamhill County.

Family Size	GROSS MONTHLY INCOME		GROSS ANNUAL INCOME	
	Minimum	Maximum	Minimum	Maximum
1	\$1,743	\$2,833	\$20,920	\$33,995
2	\$1,993	\$3,239	\$23,920	\$38,870
3	\$2,243	\$3,645	\$26,920	\$43,745
4	\$2,490	\$4,046	\$29,880	\$48,555
5	\$2,690	\$4,371	\$32,280	\$52,455
6	\$2,890	\$4,696	\$34,680	\$56,355
7	\$3,090	\$5,021	\$37,080	\$60,255
8	\$3,290	\$5,346	\$39,480	\$64,155

EQUAL HOUSING OPPORTUNITY



## APPLICATION & SELECTION

Applications are available at the MacHabitat office located at 1024 SE 1st Street in McMinnville. For more information, please call 503-472-9637 ext. 6 or visit us on-line at [www.machabitat.org](http://www.machabitat.org).

The Family Selection Committee reviews all applications and visits with qualifying families. The Committee refers its recommendations to the MacHabitat Board of Directors, who makes the final selection decision. All applicants are notified by mail. Historically, successful applicants have applied more than once before being accepted into the program.

## PARTNERING & “SWEAT EQUITY”

Successful applicants must complete “sweat equity” hours before purchasing a house through the program. Each adult applicant must complete a total of 250 sweat equity hours.

Sweat equity hours may be earned by working on the house construction or at the Habitat ReStore, attending homeowner education classes, and assisting at Habitat events. There are additional ways to earn hours if you have a disability or other special needs.

## HOMEOWNERSHIP

Once the construction of the house is complete, the house is sold with an interest-free loan. MacHabitat acts as the mortgage company, making every effort to give each applicant the same high quality of service that customers in the consumer loan market receive. The monthly housing payment will not exceed 30% of the total household income.



## SELECTION CRITERIA

**FIRST TIME HOMEBUYER:** You must not have owned a home in the past three years.

**RESIDENCY:** You must be a legal, permanent resident or citizen of the United States and have lived or worked in Yamhill County for the past year.

**NEED:** You must demonstrate that your current housing is inadequate, unsafe, unaffordable, and/or unhealthy. You may also qualify if you live in subsidized housing. You and your family will be considered if your income is 40-65% of the Area Median Income (AMI). The AMI is determined by the number of people in your household. Please see the AMI chart in this brochure.

**ABILITY TO PAY:** Habitat homes are sold to partner families with a 0% interest mortgage. You must demonstrate your ability to pay a monthly housing payment. This monthly amount will include your mortgage payment, homeowner's insurance, property taxes, and any Home Owners Association (HOA) dues. This requires a satisfactory credit history and a stable income.

**WILLINGNESS TO PARTNER:** When selected, you become a partner with MacHabitat. You must complete sweat equity hours building your home and the homes of others. Friends and extended family can contribute a percentage of those hours. You must attend Homeowner Education classes and allow MacHabitat to use your story and images in promotional materials.

**BACKGROUND & CREDIT CHECKS:** MacHabitat will conduct a criminal and sex-offender check on each applicant per Habitat For Humanity guidelines. A credit check will also be performed on each applicant.

## EQUAL HOUSING OPPORTUNITY

### EQUAL HOUSING

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. Habitat For Humanity is committed to a housing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



**McMinnville Area  
Habitat for Humanity**

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## Homeownership Program Information

**McMinnville Area**

**Habitat for Humanity**

**builds houses in partnership  
with qualifying families.**

**Building Homes,  
Community and Hope  
in Yamhill County**



EQUAL HOUSING OPPORTUNITY

