

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 30 years, we have built 64 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 multiple 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 and a neighborhood park.

APPLICATION & SELECTION

Applications are available at the MacHabitat office located at 1024 SE 1st Street in McMinnville. For more information, please call Michelle at 503-472-9637 ext. 5 or visit us on-line at 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.

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.



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

You must demonstrate that your current housing is inadequate, unsafe, unaffordable, and/or unhealthy: 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 (friends and extended family can contribute a percentage), attend the New Homeowner courses, work with 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. Monthly House payment will include your mortgage payment, homeowner's insurance, property taxes, and any Home Owners Association (HOA) dues.

INCOME GUIDELINES: based on FY (Fiscal Year) 2021 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	\$2,257	\$3,385	\$27,080	\$44,005
2	\$2,580	\$3,870	\$30,960	\$50,310
3	\$2,903	\$4,355	\$34,840	\$56,615
4	\$3,223	\$4,835	\$38,680	\$62,855
5	\$2,933	\$4,400	\$35,200	\$52,800
6	\$3,740	\$5,610	\$44,880	\$72,930
7	\$4,000	\$6,000	\$48,000	\$78,000
8	\$4,257	\$6,385	\$51,080	\$83,005

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 the McMinnville Area for the past year.

