



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

### HOMEOWNER 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. For more than 30 years, we have built 66 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 released at select times throughout the year. The homeowner selection process is dependent upon our construction timeline. For more information, please call Jennifer at 503-687-1415 or visit us online at [www.machabitat.org](http://www.machabitat.org).

The Family Selection Committee organizes outreach to the community, conducts informational sessions and interviews 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.



### MAIN 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

Applicants are required to be interviewed by Family Selection Committee volunteers and describe the details of their current living situation. "Need" may include current housing conditions that are: inadequate, unsafe, unfordable, and/or unhealthy (e.g., crowded, structurally unsound, hazardous to health, high rental costs compared to income, temporary, unsafe location, subsidized, etc.)

#### 2. WILLINGNESS TO PARTNER WITH HABITAT

Willingness to partner includes completing the required sweat equity hours (friends and extended family can contribute a percentage), completing New Homeowner classes, working with Habitat staff and volunteers to share your family's story with the public for fundraising efforts, and making monthly mortgage payments on time, once program is complete.

#### 3. ABILITY TO PAY THE MONTHLY HOUSING PAYMENTS

Homeowners must meet income guidelines (see table below) and have a stable income, acceptable credit history, record of on-time rent and utilities payments, and the capacity to legally enter into a mortgage contract. Monthly housing payments will include your mortgage payment, homeowner's insurance, property taxes, and any Home Owners Association (HOA) dues.

#### INCOME GUIDELINES (Year 2023)

Department of Housing and Urban Development (HUD)  
Median Area Income (AMI) for Yamhill County

Family Size	GROSS MONTHLY INCOME		GROSS ANNUAL INCOME	
	Minimum	Maximum	Minimum	Maximum
1	\$2,633	\$4,279	\$31,600	\$51,350
2	\$3,010	\$4,891	\$36,120	\$58,695
3	\$3,386	\$5,503	\$40,640	\$66,040
4	\$3,780	\$6,110	\$45,120	\$73,320
5	\$4,063	\$6,603	\$48,760	\$79,235
6	\$4,363	\$7,090	\$52,360	\$85,085
7	\$4,663	\$7,578	\$55,960	\$90,935
8	\$4,963	\$8,065	\$59,560	\$96,785

### ADDITIONAL QUALIFICATIONS:

**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 Service Area for the past year. This includes McMinnville, Amity, Carlton, Grand Ronde, Lafayette, Sheridan, Willamina, and Yamhill.