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What is the first step toward earning a new home?

If you are interested in the Habitat for Humanity program and have reviewed the requirements to see if you qualify, the next step is to attend a homeowner information session to learn more about our program and receive an application. Information sessions are generally held once or twice a year depending on the construction schedule. To get information about the next upcoming information session, please call 503-287-9529 or fill out the homeowner interest form with your contact information. You will be put on our mailing list, and we will send information about our next session as soon as we have the dates confirmed.



How are the families selected?

After attending a homeowner information session applicants need to submit an application within 30 days. Applications are reviewed for basic eligibility. After completing the financial review, a home interview with you and your family will be conducted by several members of the family selection committee. These members then bring a recommendation to the whole committee. The committee members then decide which families will be selected for a Habitat home.



Will credit checks be required?

Yes. We will ask you as a homeowner applicant to submit financial documentation to Habitat. We will verify employment, check credit and make an assessment as to whether Habitat is an appropriate program for you. If your credit report reflects an outstanding debt we may ask that you pay off the debt before accepting your application or we may ask that you reapply once the debt has been cleared.



How long is the process to complete a home?

Ideally construction of a home begins within a year from the time of approval, and completion of the home will vary depending on whether it is a regular or accelerated build. The construction process is a complex one with many variables depending on funding sources and the building requirements, and this complexity makes it difficult to predict the length of time from purchase of a property to completion of home(s).



What is sweat equity?

Sweat equity is the time participants invest in earning the right to purchase their own homes. Following approval by the selection committee, the future homeowner must complete 500 hours of sweat equity hours before being able to purchase their home.

What kinds of homes does Habitat for Humanity build?

We build one to four-bedroom wood frame homes with approximately 900 to 1200 square feet depending on the family size. A stove, refrigerator, washer, dryer, and dishwasher are provided with the home. One and ½ bathrooms is standard. Habitat homes can be condominiums, duplexes, multiplexes, or single dwelling.

Do program participants get to choose the location or design of the home?

No. We will assign you a lot and home design based on your family size and geographic preference. You will be able to turn down one home assignment, but this will increase the time you will need to wait for construction to begin on your home.

Would I be allowed to sell my home?

Yes, but there are resale restrictions. If you were to sell your home within the first 10 years of occupancy, you would sell it to Habitat. The home has two mortgages; the first being the hard cost of the home and the second is the difference between the appraised value of the home and the hard cost. You will make payments on the first mortgage. You will not make payments on the second mortgage unless you sell the home within the first 25 years of purchase. It would be to your advantage to live in your home for at least 20 years.