



Applicant Readiness Checklist

A checklist of things you need to know about applying for a home built with Benton Habitat for Humanity.
4840 SW Philomath Blvd, Corvallis, OR 97333 (541)-752-3354 ext.300
www.bentonhabitat.org tabitha@bentonhabitat.org

Application Support

Can I provide these documents with my application for housing?

- Income Verification for past SIX months- paystubs, award letters for benefits for social security, TANF, SNAP, Veterans Assistance or other programs, self-employment income, etc.
- W-2s for past TWO years (if employed).
- Utilities, installment plans and other monthly bills for the past SIX months- this means power, water, trash, phones, internet, insurance, etc.
- Debt obligations- child support agreements or divorce decree, custody arrangements, alimony payments, student loan information (if needed).
- Federal Income Tax Returns for past TWO years (if required to file).
- Bank statements for the past SIX months- checking, savings, etc.
- Housing History for past TWO years- addresses, property manager/landlord information, housing subsidies, and SIX months' verification of rent/mortgage payments.

Willingness to Partner

Am I willing to contribute my own time and effort, to partnering with Habitat?

- 500 hours of volunteer service "sweat-equity", 200 hours must be directly completed by applicants and immediate family.
- Participation in public relations, to help raise awareness and donations.
- Willing to save towards closing costs including: property tax payment, homeowner's insurance payment, first principal payment and closing costs due to title company.
- Willing to attend a first time homebuyer and a financial management course.
- Willing to work directly and meet regularly with a Benton Habitat volunteer mentor to review program requirements and track progress.
- Willing to submit to a background check, credit check and verification of all information included in application.

Ability to Pay

Do I have the ability to comfortably make affordable monthly payments towards a habitat mortgage?

- Ability to pay a max of 30% of monthly income towards a monthly mortgage payment.
- Provide above requested income and debt support (as needed).
- Current monthly debt payments do not exceed 43% of monthly income.
- Fall between 30%-60% of Benton County's Area Median Income (AMI), see below for current AMI.

FY 2018 AMI Chart (updated 4-1-2018)								
Household Size								
Median Income	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
100%	\$58,900	\$67,300	\$75,700	\$84,100	\$90,900	\$97,600	\$104,300	\$111,100
90%	\$53,010	\$60,570	\$68,130	\$75,690	\$81,810	\$87,840	\$93,870	\$99,990
80%	\$47,120	\$53,840	\$60,560	\$67,280	\$72,720	\$78,080	\$83,440	\$88,880
70%	\$41,230	\$47,110	\$52,990	\$58,870	\$63,630	\$68,320	\$73,010	\$77,770
60%	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
50%	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
40%	\$23,560	\$26,920	\$30,280	\$33,640	\$36,360	\$39,040	\$41,720	\$44,440
30%	\$17,670	\$20,190	\$22,710	\$25,230	\$27,270	\$29,280	\$31,290	\$33,330
20%	\$11,780	\$13,460	\$15,140	\$16,820	\$18,180	\$19,520	\$20,860	\$22,220

To use the above AMI chart to determine if you are income eligible calculate your annual household income, locate the number of people who live in your household and review shaded area to determine if your income falls between 30%-60% of the area median income. Chart is subject to change based on Benton County's current median income figures.

Identification

Do I have the following items?

- Driver's license or State ID card (everyone over 18 years of age) or,
- Copy of birth certificate or social security card or a valid form of identification

Next Steps

Am I able to attend one of the upcoming new home orientations?

- Thursday, November 29th at 6:00pm**
Camas Commons, 5140 SW Meadow Flower Dr, Corvallis, OR 97333
- Thursday, December 6th at 5:30pm**
Walnut Community Room, 4950 Fair Oaks Dr, Corvallis, OR 97330
- Tuesday, December 11th at 4:00pm**
Osborn Aquatic Center, 1940 NW Highland Dr, Corvallis, OR 97330
- Thursday, December 13th at 10:00am**
Philomath Community Library, 1050 Applegate, Philomath, OR 97370
- Tuesday, January 8th at 2:00pm**
Peace Lutheran Church, 2540 Applegate St, Philomath, OR 97370
- Friday, January 11th at 6:00pm**
Osborn Aquatic Center, 1940 NW Highland Dr, Corvallis, OR 97330
- Monday, January 14th at 4:00pm**
Old Mill Center for Children and Families (Ramsay Room), 1650 SW 45th Pl, Corvallis, OR 97333
- Schedule one-on-one orientation by January 15th

Applications due by January 22nd, 2019 at 5:00pm

We observe fair housing laws and therefore do not base family selection on the basis of race, religion, gender, sexual preference, handicap, or national origin. Habitat homes may be built handicap accessible as necessary to accommodate the family's needs

