



## New Home 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](http://www.bentonhabitat.org) [tabitha@bentonhabitat.org](mailto:tabitha@bentonhabitat.org)

### Application Support

Can I provide these documents with my application for housing, as applicable?

- 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 completed by applicants.
- Participation in public relations as comfortable, to help promote program.
- 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 homeowner education courses through Benton habitat and partner agencies
- Willing to submit to a background check, credit check and verification of all application information.

## Ability to Pay

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

- Must have proof of steady and consistent income.
- Current minimum debt payments do not exceed 43% of monthly income.
- Household income must be between 30-60% of Benton County's Area Median Income
- Applicants must have a combined minimum annual gross income of at least \$28,000

You may qualify for the program if your annual income is		
If your Household Size is	Minimum Income	Maximum Income
1 Person	\$28,000	\$35,340
2 Person	\$28,000	\$40,380
3 Person	\$28,000	\$45,420
4 Person	\$28,000	\$50,460
5 Person	\$29,420	\$54,540
6 Person	\$33,740	\$58,560
7 Person	\$38,060	\$62,580
8 Person	\$42,380	\$66,660

Income qualification is based on Benton County median income and minimum income required for a Benton Habitat mortgage payment. Chart is subject to change based on Benton County's current median income figures.

## Identification

Do I have one of 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, September 19<sup>th</sup> at 5:30pm**  
Osborn Aquatic Center, 1940 NW Highland Dr, Corvallis, OR 97330
- Friday, September 27<sup>th</sup> at 10:30am**  
Philomath Community Library, 1050 Applegate St, Philomath, OR 97370
- Tuesday, October 1<sup>st</sup> at 4:30pm**  
Old Mill Center for Children & Families, 1650 SW 45<sup>th</sup> Pl, Corvallis, OR 97333
- Monday, October 7<sup>th</sup> at 4:30pm**  
Monroe Community Library, 380 N 5<sup>th</sup> St, Monroe, OR 97456
- Wednesday, October 16<sup>th</sup> at 3:00pm**  
Department of Human Services (Back Door), 4170 SW Research Way #120, Corvallis, OR 97333
- Schedule one-on-one orientation**
- More orientations coming soon!

**If you have any questions or would like help determining if you qualify based on the above requirements prior to applying, feel free to contact our homeowner services manager at (541)-752-3354 x.300 for additional assistance.**

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

