

HOME OWNERSHIP

Our Family Selection Committee looks at three distinct areas of selection criteria when reviewing potential “Habitat Family Partners”: your need for adequate shelter, your ability to pay, and your willingness to partner with Klamath Basin Habitat for Humanity.

1. Need for Adequate Shelter

Your family's actual housing need based on the suitability of your current shelter.

You will be considered for a Habitat for Humanity home if your present housing is not adequate, **and** if you are unable to obtain adequate housing through conventional means. Lack of adequate housing may include problems with the present structure; water, electrical, or sewage service systems; heating system or failure to meet city property maintenance standards. Also taken into consideration are the number, ages, and sex of children compared to the number of bedrooms in your home.

The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with a Habitat interviewer.

2. Ability to Pay

Your household's current income and the ability to pay for a Habitat house.

You must currently live in Klamath County, Oregon. You and your household will be considered if your gross annual income is 25% to 50% of the Klamath County median family income using latest HUD estimates (currently 2007). For example:

Number In Household Gross Annual Income

| | |
|--------------|-----------------------------|
| <i>One</i> | <i>\$8,450 to \$16,900</i> |
| <i>Two</i> | <i>\$9,650 to \$19,300</i> |
| <i>Three</i> | <i>\$10,875 to \$21,750</i> |
| <i>Four</i> | <i>\$12,075 to \$24,150</i> |
| <i>Five</i> | <i>\$13,050 to \$26,100</i> |
| <i>Six</i> | <i>\$14,000 to \$28,000</i> |
| <i>Seven</i> | <i>\$15,950 to \$31,900</i> |

If selected, you will actually be buying your home from Klamath Basin Habitat for Humanity. You must demonstrate your ability to pay the monthly mortgage payment of this no-interest loan. The payment will include not only the mortgage amount, but a portion of the real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all of your other expenses and family financial obligations. We can help you if you need to develop a budget to determine your eligibility.

You must show the ability save money by saving a minimum of \$500 (to be applied towards the down payment and closing costs) before taking possession of your Habitat house. A refundable deposit will be required at the time of selection. The amount is nominal and will reduce the down payment by that amount.

The Family Selection Committee will not discriminate because all or part of an applicant's income is derived from public assistance programs.

3. Willingness to Partner with Habitat for Humanity

Your willingness to participate as a "Partner" with Klamath Basin Habitat for Humanity.

When selected, you become a "Partner Family" in the Klamath Basin Habitat for Humanity program. As a "partner family", you will be required to contribute up to 600 hours of "sweat equity" towards your Habitat house, based on current family size.

"Sweat equity" is your volunteer efforts in working with Klamath Basin Habitat for Humanity and in the construction of your home. You may be asked to help clear the lot, pound nails, pour concrete, paint, and other various construction tasks. You can also earn sweat equity hours through other opportunities such as: providing lunch for the work crews, helping at the Habitat ReStore, or by doing other approved community service. Your household may also receive sweat equity credit for work done on your behalf by friends and family who work on constructing your house.

Another way to earn sweat equity hours is to participate in appropriate workshops and classes provided by Klamath Basin Habitat for Humanity and other community businesses.