

**SOLD**

**\$315,529**



2 Bedroom 2 Bath | Car Port + Shed | \$966/month\*  
RIVER WEST, NW BEND

**SOLD**

**\$300,000**



3 Bedroom 2 Bath | 1 Car Garage | \$837/month\*  
LARKSPUR, NE BEND OR

**SOLD**

**\$315,529**



2, 3 and 4 Bedroom | 2 Bath | Townhomes  
Starting at \$712/month\*  
ORCHARD DISTRICT, NE BEND



**Bend Area Habitat homes are Earth Advantage Certified.** An Earth Advantage-certified house incorporates design elements, systems and materials that create superior indoor air quality, use natural resources responsibly, protect land, and lower water usage.



Updated 8-16-18

### vision

a world where everyone has  
a decent place to live

### mission

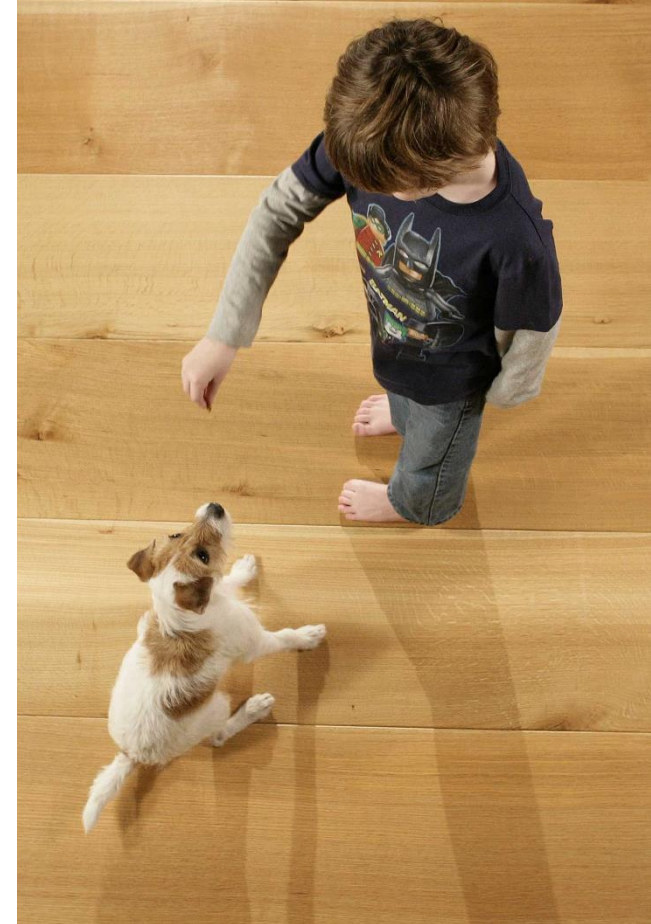
seeking to put God's love into  
action, Habitat for Humanity  
brings people together to build  
homes, communities and hope

Bend Area Habitat is dedicated to  
providing affordable homeownership  
opportunities for families and  
individuals in Bend

\*Monthly payment includes Insurance (estimated at \$250/mo) and property taxes and is set at 33% of buyer's gross monthly income.

# owning a home

in Bend, could be steps away





# eligibility

## NEED

- Must live or work in Bend for at least 1 year
- Need for improved housing conditions
- High housing cost vs. household income

## ABILITY TO PAY

- Meet the current income guidelines (see table)
- Have steady source of income (*from employment, disability, social security etc.*) for 2 years. If self-employed; 3 years of tax returns
- Debt-to-Income ratio below 45% (*includes deferred school loans*)
- Minimum credit score of 620.
- Four (4) years since discharge date, if declared a bankruptcy and 5 years from a short sale
- Able to **save at least \$2,000 for closing costs**
- **Pay off or settle on old debts on credit report** (*such as collections and judgments*)
- Primary applicant must have proof of legal residency

## WILLINGNESS TO PARTNER

- Willing to volunteer 200 hours, “sweat equity”, per adult in the household
- Able to commit to homeownership education classes and workshops, and to regular meetings with a mentor
- Accept a decent, affordable home as determined by construction policy; smaller households can have smaller square footage (600 – 1200 sq. ft.)
- Pledge to maintain and repair your home after purchase, and make house payments on time
- Complete three post-purchase “Tools For Life” workshops

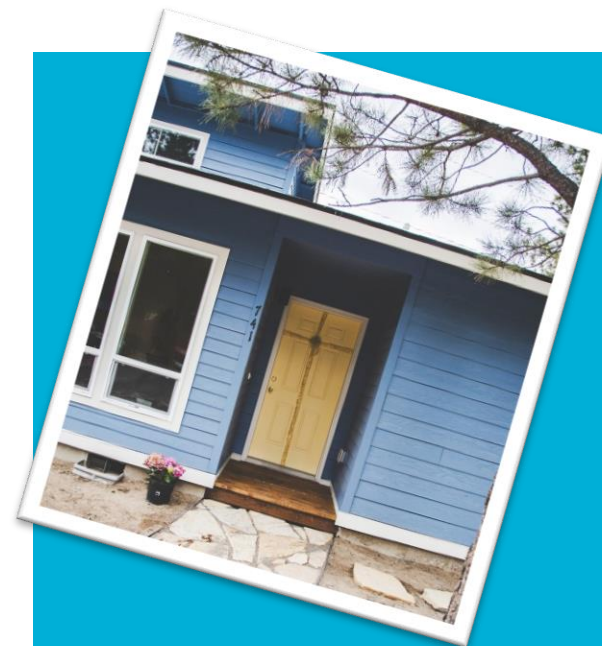
## 2018 income guidelines

Household Size	Minimum Household Income	Maximum Household Income (80% AMI)
1	\$ 30,000	\$ 38,990
	\$2,500 mo.	
2	\$ 30,000	\$ 40,800
	\$2,500 mo.	
3	\$ 30,000	\$ 45,950
	\$2,500 mo.	
4	\$ 30,000	\$ 51,150
	\$2,500 mo.	
5	\$ 30,080	\$ 55,150
	\$2,507 mo.	
6	\$ 32,320	\$ 59,250
	\$2,693 mo.	
7	\$ 34,560	\$ 63,350
	\$2,880 mo.	
8	\$ 36,760	\$ 67,450
	\$2,813 mo.	

*Income based on total household gross income (before taxes). The income requirements are subject to annual revision as established by HUD.*

## 5 steps to homeownership

- 1 attend an information session
- 2 schedule intake appointment
- 3 submit habitat program application
- 4 get selected to partner with habitat
- 5 apply for affordable home loan



## Features of a typical Bend Habitat Home:

- 2 bathrooms
- In-floor radiant heat system
- 18 ft<sup>3</sup> refrigerator (white)
- 30” gas range stove (white)
- Exhaust hood
- Xeriscaping
- Laundry room area
- Tank-less water heater
- Double-pane windows
- Window coverings for all bedrooms
- Two car parking area
- ADA Access (if required)

## ► inquire today

Visit our website and send us a contact form:

<https://bendhabitat.org/homeownership/homeowner-inquiry-form/>