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.

Bend-Redmond Habitat is dedicated to providing affordable homeownership opportunities for families and individuals in Bend and Redmond.

**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

2020/21 Housing Options in Bend:
- Cottage Community or Condo/Townhouse style
- 2 bedroom*
- Limited availability of 3-4 bedroom homes
- 99-year land lease with lower property taxes

2020/21 Housing Options in Redmond:
- 2 or 3 bedroom
- Single family detached home
- Likely 99-year land lease model

*House size determined by household size at time of application

Updated 1-14-20
2020 income guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Minimum Eligible Borrower Income</th>
<th>Maximum Household Income (80% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$ 30,000 per mo.</td>
<td>$ 42,850</td>
</tr>
<tr>
<td>2</td>
<td>$ 30,000 per mo.</td>
<td>$ 49,000</td>
</tr>
<tr>
<td>3</td>
<td>$ 30,000 per mo.</td>
<td>$ 55,100</td>
</tr>
<tr>
<td>4</td>
<td>$ 30,600 per mo.</td>
<td>$ 61,200</td>
</tr>
<tr>
<td>5</td>
<td>$ 33,080 per mo.</td>
<td>$ 66,100</td>
</tr>
<tr>
<td>6</td>
<td>$ 35,520 per mo.</td>
<td>$ 71,040</td>
</tr>
<tr>
<td>7</td>
<td>$ 37,960 per mo.</td>
<td>$ 75,900</td>
</tr>
<tr>
<td>8</td>
<td>$ 40,400 per mo.</td>
<td>$ 80,800</td>
</tr>
</tbody>
</table>

Income based on total household gross income (before taxes) up to 80% of the Area Median Income for Bend/Redmond. The income requirements are subject to annual revision as established by HUD and Habitat.

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 Habitat Home:
- 1-2 bathrooms
- 18 ft³ refrigerator (white)
- 30” gas range stove (white)
- Exhaust hood
- Xeriscaping
- Laundry room
- Tank-less water heater
- Double-pane windows
- Window coverings for all bedrooms
- ADA Access (if required)
- Affordable utilities (moving toward Net Zero homes)

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

ABILITY TO PAY
- Household must 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 12% (includes deferred school loans)
- Minimum credit score of 620
- If bankruptcy: 4 years from discharge, 5 years if short sale, 7 years from foreclosure
- Able to save at least $2,000 for closing costs
- No collections or judgments
- Primary applicant must have proof of legal residency

WILLINGNESS TO PARTNER
- Volunteer 150 hours, “sweat equity”, per adult in the household, plus secure 100 donated hours
- Commit to homeownership education classes and regular meetings with Habitat Staff
- Accept location of a decent and affordable home in Bend or Redmond
- Promote Habitat in the community
- Pledge to maintain and repair your home after purchase, and make house payments on time
- Complete three post-purchase workshops

inquire today

Visit our website and send us an inquiry form:
https://brhabitat.org/homeownership/homeowner-inquiry-form/