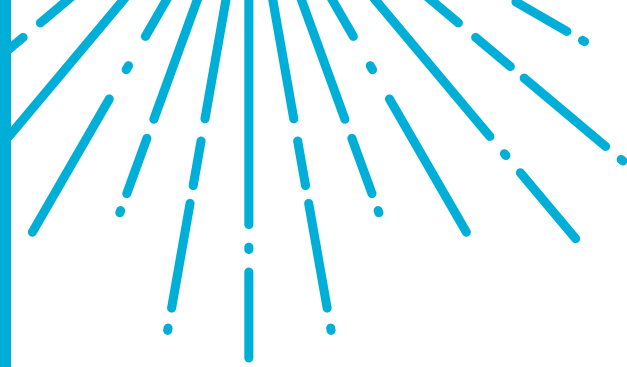


# HABITAT HOMEOWNERSHIP PROGRAM

We partner with individuals and families from application submission to construction and home dedication. By working with us from beginning to end, we help prospective individuals prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

Habitat's path to homeownership is an important and in-depth process, requiring hard work, time, and dedication. This helps to ensure the long-term success of Habitat homeowners.



## CONTACT US

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Lebanon, OR 97355  
P.O. Box 356  
541-405-5213  
[info@lebanonhabitat.com](mailto:info@lebanonhabitat.com)

*Visit our Our Programs page at  
[www.lebanonoregonhabitat.com](http://www.lebanonoregonhabitat.com)  
to learn more about our  
Homeownership Program!*



## Homeownership Program

"We build strength, stability, and self-reliance through shelter."

-Habitat for Humanity





## MINIMUM REQUIREMENTS

- Residence within one of these Zip Codes: 97355, 97327, 97386, 97345, or 97329
- Able and willing to pay an affordable mortgage
- Willing to partner with us and complete minimum required volunteer hours
- Need for safe, affordable home
- Credit and background checks
- If selected, completion of Homebuying Foundations, Financial Literacy classes, and homeowner counseling
- Qualifying income falling within current fiscal year HUD income limits for Linn County (see table)

## PARTNER PARTICIPATION

Habitat Homeowners must be active participants in building a better home and future for themselves. Once selected, the partnering individual or family must complete one Homebuying Foundations class and one Financial Literacy class at their expense. Afterwards, two hours of required homeowner counseling is scheduled as they participate in completing the minimum "sweat equity" hours, which can include manual and non-manual work at the home site or volunteering in a Habitat ReStore. Lastly, homeowners must be able and willing to pay an affordable mortgage. Mortgage payments are cycled back into the community to help build additional Habitat houses.

## HOW TO APPLY

We accept Homeownership program applications for a home build project once our affiliate has raised capital and has land to build upon.

If you are interested in applying for the next home build, please call or subscribe to our Affiliate Newsletter and Housing Notifications at [www.lebanonoregonhabitat.com](http://www.lebanonoregonhabitat.com)

These limits are based on the household's annual gross income and are used to determine eligibility for housing assistance programs.

### Fiscal Year 2025 HUD Income Limits Linn County, Oregon

PERSONS	30%	80%
1	\$19,500	\$51,950
2	\$22,250	\$59,350
3	\$26,650	\$66,750
4	\$32,150	\$74,150
5	\$37,650	\$80,100
6	\$43,150	\$86,050
7	\$48,650	\$91,950
8	\$54,150	\$97,900

