

## Our Mission

Rogue Valley Habitat is a nonprofit organization working in collaboration with those in need and our community to build or renovate simple, decent and affordable homes. Founded in Christian principles, we welcome people of all faiths and beliefs, working together to eliminate substandard living conditions.



### Rogue Valley Habitat for Humanity

#### Mailing Address:

PO Box 688

Medford, OR 97501

#### Physical Address:

2201 S Pacific Hwy

Medford, OR 97501

#### Office:

541-779-1983

#### Fax:

541-772-2808

#### Website:

[www.roguevalleyhabitat.org](http://www.roguevalleyhabitat.org)

#### Email:

[bthoms@roguevalleyhabitat.org](mailto:bthoms@roguevalleyhabitat.org)

#### Follow Us on:



## 2021-2022 Qualification Guide



Are you ready for home ownership?

Unable to find anything affordable for your income?

Consider Habitat's Home Ownership Program!

We build homes, communities and hope!

## Three Basic Criteria to Apply for The Housing Program

- **The Ability to Pay:** Must have the ability to make an affordable monthly payment on a 30 year mortgage. Total gross annual income must be between our minimum and maximum program requirements, based on household size. **(Refer to chart below)**  
Debt to income ratio must be adequate to make a monthly mortgage payment **(Ratio Under 43%)**. No outstanding liens or judgments and no outstanding collections totaling more than \$1,000.
- **Willingness to Partner:** Must provide a minimum of 500 hours of sweat equity towards the completion of your house. Become the face for Habitat which includes participating in annual events, presentations, media interviews, etc.
- **Need for adequate shelter:** Currently living in substandard conditions, paying 50% or more of your income to rent, overcrowding issues, etc...

**In addition, all applicants must currently work or reside in Jackson County and have done so for at least one year. Applicants must legally reside in the United States.**

## Housing Program Income Guidelines 2021 / 22

Household Size	Minimum Gross Annual Income	Maximum Gross Annual Income
1 Person	26,520.00	33,530.00
2 Person	26,520.00	38,290.00
3 Person	26,520.00	43,050.00
4 Person	27,320.00	47,810.00
5 Person	29,520.00	51,660.00
6 Person	31,720.00	55,510.00
7 Person	33,880.00	59,290.00

## HOW TO APPLY

### Step- 1 Complete Interested Partner Contact Form

If you feel that you fit the Habitat Housing Program criteria, then please complete the Interested Partner Contact Form and return it to the Habitat Administrative Office. You can do so in the following ways:

- Drop it off at our office location, 2201 S. Pacific Hwy, Medford, OR 97501
- Complete online at [www.roguevalleyhabitat.org](http://www.roguevalleyhabitat.org) under the Housing Program section
- Email it to [bthoms@roguevalleyhabitat.org](mailto:bthoms@roguevalleyhabitat.org)
- Mail it to PO Box 688, Medford, OR 97501

### Step 2- Application Orientation (Housing Program)

Orientations are held twice a year. The best way to receive an application is to attend an orientation session. This Orientation will answer many important questions regarding our program and the application process. We recommend you attend one of these events. The Orientation marks the opening of a 30-day application window.

### Step 3- Submit Completed Application

Habitat accepts housing applications during a 30-day application window, twice a year. Applications will be available at our office and online during the application window. Any applications received after the 30-day window will not be considered and the applicant will need to reapply. The submission deadline will be listed online and on the application cover page.

### Accepted Sources of Income

Regular Working Wages  
Permanent Social Security Income  
Permanent Disability  
Retirement Income

### Unaccepted Sources of Income

Temporary SSI  
Unemployment  
AFDC  
TANF  
Temporary Disability Income



Equal Housing Opportunity: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.