



Program Requirements for Kenton Commons

Buyers must meet the following requirements for Habitat’s program:

- Be a first-time homebuyer
- Be identified by Portland Housing Bureau as N/NE Preference Policy Home buyer
- Be a US Citizen or legal permanent resident of the US
- Have a steady income of at least \$30,000 and between 35-60% AMI (see chart)
- Decent credit history and reasonable debt load
- 2 years of steady work history from any employment income
- Be willing to complete educational classes and 200 hours of sweat equity

Annual Gross Income		
Household Size	Minimum	Maximum
1	\$30,000	\$40,698
2	\$30,000	\$46,512
3	\$30,524	\$52,326
4	\$33,915	\$58,140
5	\$36,628	\$62,791
6	\$39,341	\$67,442

Program Requirements – FAQ

What income requirements does Habitat for Humanity Portland Region have in place?

Habitat requires our buyers to be within 35 – 60% of the Area Median Income range to purchase one of our properties. This AMI is calculated based on your monthly income and household size. Currently, this means for a one-person household you must make at least \$30,000 annually.

What volunteer requirements do you need complete with Habitat?

At Habitat we believe that an essential part of homeownership is the hands-on involvement in engaging with the community. We require 200 hours of sweat equity which provides partnership, pride and development of skills and knowledge for our homebuyers. Depending on the number of applicants in your household, 50-100 of these hours will need to be completed at one of Habitat’s construction sites.

What education requirements are necessary for the program?

There are 5 required education elements, called HomeWorks Education, within the Habitat program. Each of these classes will help prepare you for the big step you are taking in purchasing your home. We believe these classes will set you up for success as you continue your home purchase and move into your home.

How often do I need to submit my income to make sure I still qualify for the Habitat program?

You will submit income on a quarterly basis until you are ready to start the closing process for your home. This means every 3 months you will submit your updated paystubs, bank statements and we will run a soft credit pull for you to make sure your debt-to-income ratios are still within qualifying range.

What happens if I don't meet all these requirements?

At Habitat we are on the buyer's side. We want to help you purchase your home! We believe that through consistent communication and engagement throughout the process you will be able to complete all necessary requirements. However, if you are not completing the above requirements it could result in de-selection from our program.