

## **DESCHUTES COUNTY HOME PROGRAM - FAQs**

### **Can I use multiple incentives with this program?**

You can use multiple incentives with this program so long as the 20-year deed restriction can be maintained.

### **Who can apply for this incentive? What constitutes a “developer”?**

A housing developer or housing builder may apply for this incentive. This incentive is not for individual residents seeking home improvements, home expansion, and the like.

### **Does my building permit need to be approved before approval for this incentive?**

A building permit does not need to be approved before NeighborImpact can approve you for the incentive. However, a permit application must be submitted to the appropriate planning jurisdiction with documentation provided to NeighborImpact prior to payment of the incentive.

### **Do I have to use the deed restriction template provided? What if we have an existing deed restriction in place?**

You may use your existing deed restriction provided that certain required elements of the HOME deed restriction are included. Please reach out to [HOMEprogram@neighborimpact.org](mailto:HOMEprogram@neighborimpact.org) if you have further questions regarding these requirements.

### **How do I apply for multiple development units?**

Indicate on the application that you are applying for multiple units, then fill out and attach additional pages of the application (1 additional page per unit you are applying for).

### **What HOME program requirements must be included within the 20-year Deed Restriction on the property?**

1. **Buyer Eligibility:** The home must be sold to a buyer who is employed by (or has an offer from) a Deschutes County employer. The buyer's household income must be above 80% and no higher than 120% of the area median income (AMI) for Deschutes County, as determined by HUD.
2. **Owner Occupancy:** The home must be the buyer's primary residence for the duration of the 20-year deed restriction.
3. **Sales Price Limits:** The sales price must remain affordable and cannot exceed the HUD-established AMI limits for Deschutes County at the time of sale. Sellers must contact HousingWorks before resale to determine the eligible sales price.
4. **Mortgage Restrictions:** The buyer is prohibited from obtaining a home equity line of credit, second mortgage, or refinancing the existing mortgage to take cash out.
5. **Annual Verification:** NeighborImpact will send annual verification letters to confirm owner occupancy and compliance with the deed restriction.
6. **Permitted Transfers:** Certain transfers (inheritance, divorce, marriage, etc.) are allowed, but any subsequent sale must comply with HOME eligibility and price requirements.

7. **Non-Discrimination:** The owner must not discriminate in the sale of the home based on race, creed, gender, national origin, religion, marital status, sexual orientation, family status, age, disability, or receipt of public assistance.
8. **Enforcement:** Violations of the deed restriction may result in legal action, and the deed restriction remains with the property for the full 20-year term.

### **What requirements apply to the process of selecting a home buyer?**

- The buyer must have a household income above 80% and up to 120% of the area median income (AMI) for Deschutes County, as determined by HUD for the current year.
- The buyer must be employed by, or have a job offer from, a business or enterprise located in Deschutes County. The employer must have been in business in Deschutes County for at least six months and be registered with the Oregon Secretary of State.
- The buyer must intend to use the Workforce Home as their primary residence.
- NeighborImpact (the program administrator) is responsible for verifying the buyer's income, employment status, and intent to occupy the home as a primary residence.
- Buyers must complete Homebuyer Education classes as part of the eligibility process.
- Buyers must sign documentation confirming their understanding of the deed restriction, sales price limitation, primary residence requirement, and mortgage restrictions.
- After purchase, buyers are required to verify annually that the home remains their primary residence and that they continue to comply with program requirements.

### **Who can purchase a Workforce Home when it is resold by the original buyer?**

The home must be sold to a buyer who works for, or has a job offer from, a Deschutes County employer. The buyer's household income must fall between 80% and 120% of the area median income (AMI) for Deschutes County, and the home must be used as their primary residence.

### **How is the resale price determined?**

The resale price must remain affordable for eligible buyers and cannot exceed the limits set by HUD for Deschutes County in the year of sale. Sellers are required to contact HousingWorks before selling to confirm the maximum allowable price.

### **What restrictions remain on the home after resale?**

A: The home stays under a 20-year deed restriction, which requires owner occupancy, ongoing eligibility checks, and prohibits cash-out refinancing, second mortgages, or home equity lines of credit.

### **Can the home be sold to a nonprofit or government agency?**

Yes, the home may be sold or donated to a nonprofit or government entity that supports affordable housing. However, any future sale by that organization must also comply with Workforce HOME eligibility and price requirements.

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