

are you ready to build your dreams?

Habitat for Humanity of North Idaho has spent more than a quarter century bringing the dream of homeownership to families in need.

Working in conjunction with Habitat for Humanity International, a non-profit, ecumenical Christian housing ministry, Habitat for Humanity of North Idaho's partners, donors, and volunteers have played a significant role for the past 25 years in rekindling hope for families living in Northern Idaho through new home construction, and home repairs.

Habitat for Humanity of North Idaho offers a program designed to be a hand up, not a hand out, to families in need.

a hand up, not a hand out

Through hard work, commitment, and hundreds of hours of sweat equity, Habitat for Humanity of North Idaho partner families are breaking the cycle of poverty through homeownership and creating a brighter future for their children.



who we are

Seeking to put God's love into action, Habitat for Humanity of North Idaho brings people together to:

**inspire hope,
build homes,
empower families,
develop communities.**

contact us:

For more information or to attend an upcoming homeowner orientation, visit, send or call:

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www.northidahohabitat.org



**Habitat
for Humanity®**
of North Idaho

www.northidahohabitat.org



home ownership program

serving partner families in
kootenai county since 1989

homeownership selection criteria

Your partner family qualifications is determined by meeting three criteria:

need

You must demonstrate that your current housing is inadequate, unsafe, unaffordable or unhealthy.* You may also qualify if you live in subsidized housing. You and your family will be considered if your income is 30-80% of the Kootenai County Area Median Income (AMI), with a focus on 60% (AMI). The income guidelines are based on the number of people in your household. See Below: (minimum is adjusted to average payment)

2021 HUD INCOME GUIDELINES FOR KOOTENAI COUNTY

Total People	Monthly Gross		Total People	Monthly Gross	
	Minimum	Maximum		Minimum	Maximum
ONE (1)	\$1,775	\$3,460	FIVE (5)	\$2,680	\$5,340
TWO (2)	\$1,775	\$3,953	SIX (6)	\$2,680	\$5,733
THREE (3)	\$2,500	\$4,446	SEVEN (7)	\$3,265	\$6,126
FOUR (4)	\$2,500	\$4,940	EIGHT (8)	\$3,265	\$6,527

ability to pay

You must demonstrate your ability to pay a monthly mortgage payment. This monthly amount will include your house payment, homeowners insurance, taxes and condo-owner association fee if applicable. This requires satisfactory credit and a stable income. This brochure does not constitute an offer for credit.

willingness to partner

Are you willing to work 200-250 Sweat Equity hours? These hours are spent assisting with construction, attending required classes and other activities for 18—24 months. This may involve 20-30 hours per month extra work in addition to your current employment.

**Refers to the physical condition of your residence—this is not the same as subsidized. Examples of substandard housing include but are not limited to poor quality, overcrowding, transitional housing and high rental costs.*

Filing for bankruptcy does not disqualify you but it is required that the bankruptcy be fully discharged by the court for a minimum of two years.

Visit www.northidahohabitat.org

For more information and to find out when and where the next orientation meeting will be held.

For consideration, applicants must:

Have a minimum of one year documented residency or work history in Kootenai County area and be a legal permanent resident.

Meet income guidelines based on household size.

Be willing to partner with Habitat for Humanity of North Idaho as an unpaid volunteer earning Sweat Equity.

Meet “need” as established by Habitat for Humanity of North Idaho’s Family Selection Criteria.

Be responsible for paying all closing costs at the time of purchasing their home.

