



## APPLICATION PROCESS OPEN!

### Criteria for Selection as a Habitat for Humanity Candidate Family

There are generally three things to consider when applying for a Habitat home.

1. **NEED:** Your present housing is not adequate (substandard – homeless) or is not affordable for your family. Although you may have rental assistance you can still apply.
2. **WILLINGNESS TO PARTNER:** You must be willing to partner with Habitat for Humanity or North Idaho by contributing your time and effort. **Minimum** requirement is 250 sweat equity hours per adult, up to 500 hours (100 of the hours on your own home).
3. **ABILITY TO PAY:** You must have the ability to make monthly mortgage payments of about the current average of \$400 per month. Ability to pay is also measured by your income to debt ratio. You need to have a steady source of income. A credit report will be reviewed.\*

Family Size  # of persons In household	<u>Annual Gross Income from ALL sources before taxes and deductions.</u>			
	Lower Limit  30% of Median Income	Lower Limit  (Monthly)	Upper Limit  50% of Median Income	Upper Limit  (Monthly)
	(Yearly)	(Yearly)	(Yearly)	(Monthly)
1	\$12,000	\$1,000	\$19,950	\$1,663
2	\$13,700	\$1,142	\$22,800	\$1,900
3	\$15,400	\$1,283	\$25,650	\$2,138
4	\$17,100	\$1,425	\$28,500	\$2,375
5	\$18,500	\$1,542	\$30,800	\$2,567
6	\$19,850	\$1,654	\$33,100	\$2,758
7	\$21,250	\$1,771	\$35,350	\$2,946
8	\$22,600	\$1,883	\$37,650	\$3,138

**If you're not sure you qualify, please give us a call at (208) 762-4663**

Our application process is now open. Please call for a phone interview during office hours, **Tuesday through Friday** only, from **9:00 a.m. to 5:00 p.m.** (*Please do not leave messages on the answering machine but call again to talk to Office Manager*). Find more information at [www.northidahohabitat.org](http://www.northidahohabitat.org).

\*If you are in need of advice on your housing concerns, contact Idaho Housing and Finance Association (IHFA). IHFA offers FREE, confidential consultation to address your specific housing needs as well as Finally Home!® Homebuyer Education. For more information, contact Bette at 667-3380 x 5317