

Decent shelter is
something we all
need to thrive.



Are you ready to
build your dreams?

Habitat for Humanity of North Idaho offers a program designed to help Kootenai County families in need with a hand up, not a hand out. We help partner families break the cycle of poverty through homeownership, creating strength, stability and self-reliance through shelter.



Contact Us



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Habitat
for Humanity®
of North Idaho

Homeownership
Program



Serving Partner Families
in Kootenai County
Since 1989

Homeownership Selection Criteria

Habitat for Humanity of North Idaho's affordable Homeownership Program could help **YOU** become a homeowner. Your partner family qualification is determined by meeting three criteria: need, ability to pay, and willingness to partner.

Need

✓ You must demonstrate 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 80% or below the Kootenai County Area Median Income (AMI). Income guidelines are based on the number of people in your household. (See chart to right).

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

Ability to Pay

✓ You must demonstrate your ability to pay a monthly mortgage payment in addition to current debt. This monthly amount includes your house payment, homeowners insurance, taxes, and homeowner association fee (if applicable). This requires satisfactory credit and a stable income. Filing for bankruptcy does not disqualify you, but the bankruptcy must be fully discharged by the court for a minimum of two years.

Family Size	Monthly Gross Income Range	Annual Gross Income Range
1	\$2,600 - \$4,400	\$31,200 - \$52,800
2	\$2,600 - \$5,100	\$31,200 - \$61,200
3	\$3,700 - \$5,700	\$44,400 - \$68,400
4	\$3,700 - \$6,300	\$44,400 - \$75,600
5	\$4,300 - \$6,800	\$51,600 - \$81,600
6	\$4,300 - \$7,300	\$51,600 - \$87,600
7	\$4,800 - \$7,800	\$57,600 - \$93,600
8	\$4,800 - \$8,300	\$57,600 - \$99,600

Effective: 5/1/2025

Willingness to Partner

✓ Are you willing to work 250 Sweat Equity hours? Sweat Equity can take many forms for future homeowners partnering with Habitat. It's an opportunity for families to help build their home alongside volunteers and play an active part in making their dream of owning a home a reality. The housing program requires Sweat Equity from every adult in your family, but your kids can help, too. Each adult will volunteer at the build sites, take financial education, attend first-time homeowner education classes or webinars, and other volunteer activities over an 18-24 month period. This may involve 20-30 hours per month of extra work in addition to your current employment.



Applicant Checklist

- ✓ Have a minimum of one year documented residence or work history in the Kootenai County area and be a legal, permanent resident.
- ✓ Meet income guidelines based on the size of your family.
- ✓ 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 home purchase.



Want to apply?

Scan the QR code or visit our website for more information:
www.northidahohabitat.org