

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 help families in need with

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:

176 W Wyoming Ave Hayden, ID 83835

Ph: (208) 762-4663 ext. 3

Fx: (208) 762-4674

Email: abillings@northidahohabitat.org

www.northidahohabitat.org



Equal Housing
Opportunity



**home
ownership
program**

**serving partner families in
Kootenai county since 1989**

homeownership selection criteria

Your partner family qualification 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:

2024 HUD INCOME GUIDELINES FOR KOOTENAI COUNTY*

Family Size	Monthly Gross	
	Minimum	Maximum
ONE (1)	\$2393	\$4020
TWO (2)	\$2393	\$4600
THREE (3)	\$3429	\$5173
FOUR (4)	\$3429	\$5747
FIVE (5)	\$3626	\$6207
SIX (6)	\$3626	\$6667
SEVEN (7)	\$4428	\$7127
EIGHT (8)	\$4428	\$7587

*Income guidelines are updated annually in the spring

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 homeowner association fee if applicable. This requires satisfactory credit and a stable income

willingness to partner

Are you willing to work 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 the next round of applications will be accepted.

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 size of 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 purchasing their home.



build your dreams