

Would you like to own
 your own home?



Palouse Habitat for Humanity builds houses in partnership with families that cannot otherwise afford their own home. Partner families help build their home with Palouse Habitat volunteers and then buy it at cost with a 0% interest mortgage held by Palouse HFH. That's a savings of about \$70,000 compared with a standard mortgage for a similar home. Those monthly mortgage payments help build future Habitat homes.

You may know our next Partner Family! Many of our partner families are encouraged to apply by co-workers, employers, friends, or family members. Think about those you know who might benefit from a Palouse HFH home and encourage them to contact the Palouse HFH office!

Palouse HFH monthly mortgage payments depend on: the size of the house built, land cost, cost of building materials, permits, fees, value of donated materials, the length of the mortgage etc.

***Typical mortgage payments are about \$400/mo plus an estimated \$150 for taxes and insurance for a total estimated monthly payment of \$550/mo.**

Selection Criteria include:

1. Have lived or worked in Whitman or Latah County for at least the past year.
2. Must currently be living in inadequate housing, for example: problems with structure, water, electrical, heating or sewage systems; overcrowding; rent or utilities that cost more than 1/3rd of household income.
- 3) Must be willing to partner with Habitat, including saving a downpayment and putting in 300-500 hours to earn "sweat equity."
- 4) Must be able to demonstrate financial responsibility and have a stable income between 30-60% of the median for Latah/Whitman County.

Household Size	30-60% Median Gross Annual Income
1	\$13,140 - \$27,480
2	\$15,000 - \$31,440
3	\$16,890 - \$35,340
4	\$18,750 - \$39,240
5	\$20,250 - \$42,420
	*for larger households, contact the Habitat office

Your NEW HOME could cost....

\$550.00*/mo

Here's how



Do you know someone who would like to own their own home?

2018 Habitat Location: Potlatch

Application Deadline is October 27, 2017

Contact us for more information

Palouse Habitat for Humanity

306 N. Main St. Moscow, Id 83843

www.palousehabitat.org 208-883-8502 habitat@palousehabitat.org



We are pledged to the letter and spirit of US policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.