



Fall 2020

Dear Applicant,

**** Application deadline Monday, October 5, 2020 ****

Habitat for Humanity is a Christian housing ministry using private donations and volunteer labor to build homes with those in need of decent, affordable housing in Latah or Whitman County. We adhere to the spirit of federal fair housing law; anyone is welcome to apply no matter their personal beliefs or background. Habitat asks only that they meet the qualifications listed below.

Habitat is a hand up, not a hand out. Future Habitat homeowners must save a down payment, put in time helping build the home, attend classes and workshops designed to help them become successful homeowners, and purchase the home from Habitat with a zero interest mortgage. Palouse Habitat sets the mortgage based on the cost to build the home and, considering the costs of insurance and taxes, what would be an affordable monthly payment for the homeowner.

If you have any questions, or if you need assistance filling out the application please attend the Help Session listed on page 2 or call the Palouse Habitat for Humanity office at 208-883-8502.

To qualify you must:

1. Have a housing need. *For example: excessive rental/utility expenses, no indoor plumbing, poor heating, leaks in the roof, overcrowding, unsafe or unsanitary conditions.* The Family Selection committee may schedule a home visit with you to verify need.
2. Have lived or worked in Whitman or Latah County for at least the last year.
3. Have pre-tax (gross) income* in the Habitat annual income range for Whitman/Latah County for a family of your size. *For example: for a family of two that would be between \$17,148 and \$34,296 per year. See the Habitat annual income range table listed in this document or at palousehabitat.org for more details on income levels and family size.*
4. Provide permission for Habitat to verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, conduct background checks, and ask you for credit references. Please sign the enclosed Permission Form and return it with your completed application.
5. Be willing to participate in programs to become a successful homeowner, which will include budgeting, home repair and maintenance.
6. Be willing to invest "sweat equity" by working on the Habitat house or other approved projects. A single adult household is required to put in 300 hours; a family headed by two adults is required to invest 400 hours.
7. Be willing and able to make monthly payments towards a share of the closing costs on your house, for a total of approximately \$1,000.

8. Be able to purchase the home from Habitat once it is completed. Habitat house payments include taxes and insurance and are typically approximately \$550 per month. The actual amount will vary depending on local taxes, insurance rates, the final construction cost of the home, and what is affordable in the homeowner's monthly budget. Palouse Habitat cannot guarantee what the final price will be until the construction is complete.
9. Attend an informational meeting with the Executive Director.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to attend the informational meeting, fill out and return the enclosed application with the required additional documentation listed in the application checklist enclosed with this letter and the signed enclosed permission slip. You may keep the privacy notice and notice of the right to receive a copy of the final appraisal for your records.

During the pandemic, information on the program and the application process will be available online at <https://palousehabitat.org/apply>. For specific questions please call the office or email director@palousehabitat.org.

All information is considered confidential and is to be used only for homeowner selection. The application process may take up to 3 months. It is our policy that, between equally qualified applications, the Homeowner Selection Committee will select the applicant with the greatest need.

If you do not hear from us within a few days of the time you expect us to have received your application, please contact us to confirm that we received the application.

Return completed application and documents to:

Palouse Habitat for Humanity
PO Box 3054
Moscow, ID 83843

Applications must be postmarked by or turned in to the office by 5:00pm on Monday, October 5, 2020.

Questions? Call 208-883-8502 or email director@palousehabitat.org.

Sincerely,

Jennifer Wallace, Executive Director
Palouse HFH

2020 Income* Ranges (updated 8/20/2020)

<u>Family Size</u>	<u>30%</u>	<u>60%**</u>
1	\$15,005	\$30,009
2	\$17,148	\$34,296
3	\$19,292	\$38,583
4	\$21,435	\$42,870
5	\$23,150	\$46,300
6	\$24,865	\$49,729
7	\$26,579	\$53,159
8	\$28,294	\$56,588

*The question regarding what constitutes “income” can be a confusing one. If you feel unsure whether you meet our income range requirements, but believe you could meet the other guidelines, including making a monthly mortgage payment, then I would strongly encourage you to attend one of the informational meetings.

** Based on Department of Housing and Urban Development data for 30-60% of the gross (pre-tax) annual median income for Whitman/Latah County.



We are pledged to the letter and spirit of U.S. 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.