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Criteria for Selection as a Habitat for Humanity Candidate Family

The goal of Habitat for Humanity is to show God's goodness by entering into partnership with families currently living in inadequate housing, who wish to own a home of their own, but have not been able to get the help they need elsewhere. Habitat families purchase their homes directly from Habitat with no profit, no interest loans.

The primary qualifications for the Habitat for Humanity program are:

- The family income must fall within approved guidelines.
- The family agrees to partner with Habitat by contributing at least 250 hours per adult of "sweat equity" on Habitat projects.
- The family is living in inadequate housing.

1. **Income Level:**

The income level that qualifies you for Habitat is between 30% and 50% of the current median income level in the Kootenai County area. Your total family income is what we use to determine your eligibility. This should be a steady source of income, so you will be able to afford monthly mortgage payments on a Habitat house. Please see the accompanying Income Limits chart to determine whether or not your income falls within the ranges provided for your family size. This income level usually is not enough for you to qualify for a traditional bank home loan.

2. **Rent & Utilities:**

The amount you are now spending on rent and utilities (gas, electric, fuel oil, etc.) should not be less than 50% of your monthly income. Are you spending significantly more than 50% of your monthly income for rent and utilities?

3. **Sweat Equity:**

You and your family must be willing to put in at least 250 hours per adult (maximum of two adults) of unpaid volunteer work on various Habitat projects. This is known as "sweat equity" and is required of all Habitat families. You will not be paid for these hours under any circumstances. Homeowners will be required to complete 50 hours of sweat equity per quarter; that the Family Partner and committee be responsible for monitoring sweat equity hours for each family; that it is the responsibility of the adults of the household to complete their requirement for home ownership.

Once you are approved as a Habitat family, you will need to perform 100/200 hours within the first six months. After six months you will be designated a house assignment based on housing need. Once you have been designated a house assignment you will need to perform 100/200 hours on your own home. If you have physical limitations that would keep you from swinging a hammer or performing other manual labor, we offer projects that enable you to perform the required sweat equity hours. Participation in these projects not only helps with the work of Habitat, but also shows your sincerity and commitment to the partnership. You may have 50/100 hours donated by other household members, friends, or other volunteers. Donated hours do not count in the first six months or toward the required hours on your own home.

4. **Housing Condition:**

Is your current home or apartment "inadequate?" Are you sharing a home with another family? Is it structurally unsafe? Is there poor or no insulation? Is it unheated or inadequately heated in the winter? Is it too small for your family?

5. Time:

Are you prepared to wait as long as two years for your Habitat home to be built? Habitat for Humanity is not an emergency housing program, or a “quick fix” to your current housing situation. Our goal is to build communities as well as homes, and this process takes time. We are trying to provide a permanent solution.

6. Neighborhood:

You must be willing to accept a home in any area of Kootenai County. Although we try to take your wishes into account, *Habitat cannot guarantee that the home you are offered will be located or built in any given part of Kootenai County.*

7. Closing Costs & Monthly House Payments:

Once accepted as a candidate family, you must begin saving money each month to pay the “closing costs” on your Habitat home mortgage. This money must be paid before you can move into your home. Presently, the average closing cost for one of our homes is \$2100. Escrow deposit payments of \$20 or more must be made each month toward the closing costs.

8. Public Relations:

Habitat for Humanity relies on the good will of the Kootenai County community. Donations and volunteer labor by individuals and groups are our primary sources of support. For public relations purposes, you and your family may be asked to pose for photos or be interviewed by news or television reporters. More importantly, as a Habitat family you must be willing to keep your Habitat home in a manner that speaks well of the organization. This means that you are expected to keep your home and lot in good order and to not engage in any activities that are disruptive to the community or in any way illegal.