



Fall 2022

Dear Applicant,

**** Application deadline Monday, October 10, 2022 ****

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 handout. 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 homeowner's income.

Please see the enclosed Homeownership Program summary for program requirements.

If you are interested in a Palouse Habitat home and believe you meet the requirements, I encourage you to fill out and return the Application with the required additional documentation listed in the Application Checklist.

All information is considered confidential and will be used only for homeowner selection unless required otherwise by law. 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 and lowest income.

If you do not hear from me within three days of the time you expect me to have received your application, please contact me to confirm that I received the application.

Applications must be postmarked by or turned in to the office by 5:00pm on Monday, October 10, 2022.

Return completed application and documents:

Mail to Palouse Habitat for Humanity, PO Box 3054, Moscow, ID 83843, or

Deliver to 306 N. Main St., Moscow, ID 83843

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

Sincerely,

Jennifer Wallace, Executive Director
Palouse HFH

2023 Income* Ranges (updated 7/13/2022)**

<u>Family Size</u>	<u>30%</u>	<u>60%</u>
1	\$16,664	\$33,327
2	\$19,044	\$38,088
3	\$21,425	\$42,849
4	\$23,805	\$47,610
5	\$25,709	\$51,419
6	\$27,614	\$55,228
7	\$29,518	\$59,036
8	\$31,423	\$62,845

*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 contact me at the Habitat office.

If your household includes more than 8, please contact the Habitat office for income ranges.

** 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.