

# HOMEOWNERSHIP OPPORTUNITY

Low-income families in need of adequate housing may apply to help build, then purchase affordable housing from Boise Valley Habitat for Humanity. Applications for the Habitat program will be available for pick up from Sept 3, 2019 through Sept 30, 2019 at the Habitat for Humanity office (704 S Latah, Boise) Monday-Friday, 9am-4pm.

### **Applicant requirements**

- Live in Ada County
- 12 months of continuous income
- Have a housing need
- Willingness to partner with Habitat for Humanity ("partnership hours")
- Ability to pay a no-interest, noprofit mortgage
- No judgments, collections, bankruptcy, or past due accounts in the last 12 months

- Legal resident of the U.S.
- Self-employed will be asked to provide income documentation
- Meet 2019 HUD annual gross income guidelines on the right
- Attend ONE of the following Program Orientation Meetings: Saturday, Sept 7 at 10am Wednesday, Sept 11 at 7pm Wednesday, Sept 18 at 7pm Saturday, Sept 28 at 10am

#### 2019 HUD Income Guidelines

Family Size	Minimum	Maximum
1	\$15,480	\$25,800
2	\$17,670	\$29,450
3	\$19,890	\$33,150
4	\$22,080	\$36,800
5	\$23,850	\$39,750
6	\$25,620	\$42,700
7	\$27,390	\$45,650
8	\$29,160	\$48,600

## Applicants MUST provide the following information when submitting application:

- COPIES (no originals) of past 2 months of paycheck stubs for all sources of employment and retirement income in the household. If at current job less than 12 months, provide last 2 months paystubs from previous employer
- COPIES (no originals) of your 1040 plus W-2 and/or 1099 from your most recent completed tax return
- COPIES (no originals) of official letters for each source of assistance income (SSD, SSI, Social Security, VA)
- If self- employed: COPIES (no originals) of most recent year's completed income tax return including Schedule C and current year-to-date business income statement
- If the applicant does not have three credit references with activity during the last 12 months that will show up on a credit report they must provide letters or statements from their landlord and two companies such as Idaho Power, Intermountain Gas, phone company, or insurance company showing 12 months of on-time payments

NOTE: Applicant is responsible for providing copies of these documents. We are unable to make copies.

## To submit a completed application:

- Applications must be delivered to the Habitat office at 704 S. Latah St. between September 3, 2019 and September 30, 2019 during office hours (Monday-Friday, 9am-4pm)
- Submit your application as early as possible in case you need time to provide any missing items. No applications will be accepted after the September 30, 2019 deadline.



Boise Valley Habitat for Humanity, Inc. is an Idaho nonprofit, tax-exempt organization. Families are selected without regard to race, creed, sex, disability, familial status, color, religion or national origin.

