



Are you looking for affordable housing?

Itasca County Habitat for Humanity low cost mortgages to families at affordable monthly payments.

Here are some Habitat financing qualifications:

- Must live in Itasca County at time of application
- Enough monthly income to make mortgage payments including taxes and insurance
- Any Debt Collections must total less than \$2000 at time of application and be paid off before home closing
- Any judgements cannot exceed \$1000 and must be paid off before home closing
- Debt to Income ratio less than 13% (not including rent or mortgage payment) is necessary (A debt-to-income, or DTI, ratio is derived by dividing your monthly debt payments by your monthly gross income)
- Past foreclosures or bankruptcies are OK if it's been at least two years
- Total household income falls within the 30% to 80% HUD guidelines below

Itasca County 2019 HUD Income Limits								
Family size ->	1	2	3	4	5	6	7	8
30%	15200	17400	19550	21700	23450	25200	26950	28650
60%	30420	34800	39120	43440	46920	50400	53880	57360
80%	40550	46350	52150	57900	62550	67200	71800	76450

*Fill out the attached application
We are here to help! Make an appointment today!*

WE CANNOT WAIT TO PARTNER WITH YOU!



"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."

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everyone needs a place to call home