





QUALIFICATION CRITERIA



- ✓ Credit Score above 620
- ✓ Requiring home improvements
- ✓ Have equity in home
- ✓ 80% or less of area median income
- ✓ Home is located within the Boise City limits
- ✓ 3 Years post bankruptcy/foreclosure/short sale
- ✓ Debt cannot exceed 50% of income

Examples include and are not limited to

Individual	Family of 4	Family of 6	Elderly/Retired Individual
			
\$39,400 income or less	\$56,250 income or less	\$65,250 income or less	\$24,650 income or less
Needs: New HVAC and insulation	Needs: New windows, doors and insulation	Needs: New roof	Needs: Accessibility upgrades and HVAC

For more information, please email loans@cityofboise.org