

HOMEOWNER PARTNERING PROCESS



1. Submit pre-application either by mail or to the office:
P.O. Box 2221
131 Old Corvallis Rd
Hamilton, MT 59840
2. If you meet the basic guidelines and credit guidelines you will be contacted to fill out a full application.
3. The Family Selection Committee will do a home visit to verify your need for housing. Need for housing can include overcrowding, leaky roof, drafty windows, high rent/utilities, etc.
4. If approved, you will attend an orientation meeting and start earning your 500 hours of "sweat equity". Earning hours includes attending finances classes and Habitat meetings, working at the Habitat Resale Store, and working on Habitat homes.
5. Once the home and hours are completed, Habitat will sell you the home with a 0% interest loan.

It is the policy of Habitat for Humanity of Ravalli County to comply fully with all federal, state, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. All persons will be treated fairly and equally without regard to race, color, sex, religion, creed, national or ethnic origin, age, familial or marital status, handicap or disability or sexual orientation.



Habitat for Humanity's New Home Build Program serves low-income homeowners selected on the basis of need, ability to repay a no-interest loan, and willingness to partner with Habitat. The New Home Build Program uses volunteers, materials donated by local businesses, and no-interest loans to create housing solutions.



HABITAT FOR HUMANITY
OF RAVALLI COUNTY

P.O. Box 2221
131 Old Corvallis Rd
Hamilton, MT 59840

406-375-1926

office@ravallihabitat.org

NEW HOME BUILD PRE-APPLICATION



Habitat
for Humanity[®]
of Ravalli County

**AFFORDABLE
HOME OWNERSHIP
IS POSSIBLE!**

How do I qualify for a Habitat home?

You may be eligible for a Habitat home if you meet the following basic guidelines:

1. You must be a citizen or a legal resident and lived or worked in Ravalli County for a period of one year during the past three years
2. You have not owned a home in the last three years.
3. You currently live in inadequate or substandard housing.
4. You have had a stable income for the past one year.
5. You are willing to partner with Habitat and work 500 hours of "sweat equity" building your home and others.
6. You do not have excessive credit card debt or multiple bills in collections.
7. You have not declared bankruptcy in the last three years.

The collective incomes of all family members must fall within the following guidelines:

Family Size	Min. Income	Max. Income
1	\$14,450	\$38,500
2	\$16,500	\$44,000
3	\$18,550	\$49,500
4	\$20,600	\$54,950
5	\$22,250	\$59,350
6	\$23,900	\$63,750
7	\$25,550	\$68,150
8	\$27,200	\$72,550



If you can answer "yes" to all of our basic guidelines then please complete and submit this pre-application form.

This is a pre-screening and NOT a final homeowner application. We will notify you if you are eligible to continue the application process.

Applicant Name: _____

Gender: M / F

Marital Status: (Circle one)

Unmarried Married Separated/Divorced

Address: _____

City: _____ MT. Zip: _____

Phone number: _____

Email Address: _____

List of people to live in house (including yourself):

Name	Age
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Co-Applicant Name: _____

Gender: M / F

Marital Status: (Circle one)

Unmarried Married Separated/Divorce

Address: _____

City: _____ MT. Zip: _____

Phone number: _____

Email Address: _____

Monthly payments and amount:
(i.e. rent, credit cards, car payments, medical bills, insurance, phone, utilities.)

Payment	\$
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

All sources of income and amount:

(i.e. jobs, Social Security, Government assistance, child support, etc.)

Source of Income	Gross Amount (before taxes)	How often is income received?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

By my signature I affirm that the above information is true. I understand that providing false information could cause me not to qualify to purchase a Habitat home. I understand that this is a pre-screening NOT a final homeowner application.

Applicant's signature: _____

Co-Applicant's signature: _____

Date signed: _____