

Homeowner partnering process

1. Submit pre-application.
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 working on Habitat homes, finances classes and Habitat meetings.
5. Once the home and hours are completed, Habitat will sell you the home with a 0% interest loan.



A hand up, not a handout

for Ravalli County families in need of safe, decent, affordable housing.

Habitat for Humanity of Ravalli County is a non-profit, Christian housing ministry building affordable homes for Ravalli County families in need.

Habitat creates housing solutions in partnership with volunteers and hard-working families in need. The completed homes are sold to partner families with a 30-year-zero interest mortgage.



HABITAT FOR HUMANITY OF RAVALLI COUNTY

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

Phone 406-375-1926
Email - ravallihabitat@yahoo.com
Web - www.ravallihabitat.org



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. The applicant must be citizens or legal residents and lived or worked in Ravalli County for a period of one year during the past three years
2. Have not owned a home in the last three years.
3. Currently live in inadequate or substandard housing.
4. The collective incomes of all family members falls within the following guidelines:

Family Size	Minimum Income	Maximum Income
1	\$12,700	\$25,380
2	\$14,500	\$28,980
3	\$16,300	\$32,580
4	\$18,100	\$36,180
5	\$19,550	\$39,120
6	\$21,000	\$42,000
7	\$22,450	\$44,880
8	\$23,900	\$47,760

5. I have the ability to pay:

- I do not have excessive credit card debt or multiple bills in collections.
 - I have not declared bankruptcy in the last 3 years.
 - I have had stable income for the last 12 months.
6. I am willing to partner with Habitat. I will work 500 hours of "sweat equity" building my home and others.



Send the pre-application to: Habitat for Humanity of Ravalli County PO Box 2221 Hamilton, MT 59840.

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 homeowner application process.

Applicant: _____
 Name: _____
 Address: _____
 City: _____ MT Zip _____
 Phone: _____
 E-Mail: _____
 Marital Status: (Please circle one) _____
 Unmarried Married Separated
 Co-Applicant: _____
 F / M _____
 F / M _____
 F / M _____
 F / M _____
 F / M _____
 F / M _____

Please list all sources of income. This includes jobs, social security, disability, child support, etc.

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

Marital Status: (Please circle one) _____
 Unmarried Married Separated
 Monthly rent payment? _____
 Monthly payments? _____
 Examples: credit cards, medical bills, insurance, phone, utilities) _____
 Applicant Signature: _____
 Co-Applicant Signature: _____

Date Signed: _____

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 and NOT a final homeowner application.