

How does Habitat for Humanity Select Partner Families?

Families are Selected on Four Criteria:



1. Residency

- All homeowner applicants who apply to partner with Mountain Spirit Habitat for Humanity will be asked to provide documented proof of legal residency.
- Must be currently living or employed in Park or Big Horn County continuously for the past 6 months



2. Willingness to Partner

- Agreement to complete 200 hours sweat-equity on your home
- Agreement to attend homeowner/partner workshops.
- Agreement to work with and be appreciative of volunteers and contractors who work on your home.
- Agreement to speak to the media about your home



3. Need

- Income between 30% - 60% of Area Median Income as their window of service (see chart).
- Family has a "need" for adequate affordable housing.

Area Median Income Limits-WY
U.S. Department of HUD 2026 Adjusted Home Income Limits

FAMILY SIZE	30%	50%
1 PERSON	\$21,050	\$35,050
2 PERSON	\$24,050	\$40,050
3 PERSON	\$27,050	\$45,050
4 PERSON	\$30,050	\$50,050
5 PERSON	\$32,500	\$54,100
6 PERSON	\$34,900	\$58,100
7 PERSON	\$37,300	\$62,100
8 PERSON	\$39,700	\$66,100

4. Ability to Pay

- Credit score above 620
- Debt must not be excessive. Your debt payments (including your mortgage payment) each month shall not exceed 41% of your gross monthly income.
- Your monthly mortgage payment for the house being built for you, should not exceed 30% of the gross monthly income of the household
- No liens, judgments, or bankruptcies in the last 2 years
- Ability to make a \$500 down payment

Applying for a Habitat home is similar to applying for a traditional home mortgage loan. You must provide financial statements, paystubs, and credit card information.

Selection Timeline:



ORIENTATION



APPLICATION



FINANCIAL
SCREENING



HOME VISIT/
INTERVIEW