

How does Habitat for Humanity Select Partner Families?

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

Families are Selected on 4 Criteria:

1. Residency

- Must be a permanent, legal resident of the United States.
- Must be currently living or employed in Park County continuously for the past 6 months.

2. Willingness to Partner

- Agreement to complete 500 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. Ability to Pay

- Your monthly mortgage payment, for the house being built for you, should not exceed **30%** of the gross monthly income of the household.
- Debt must not be excessive. Your debt payments (including your mortgage payment) each month shall not exceed **40%** of your gross monthly income.
- No liens, judgments, or bankruptcies in the last 2 years
- Credit Score above **620**
- Able to make a \$500 down payment.

4. Need

- Income between 30% – 60% of Area Median Income as their window of service (see chart).
- Overcrowded living conditions.
- Substandard living conditions.
- Safety and/or repairs are not being made
- Paying more than 50 percent of monthly income for housing.

Do You Qualify?

# of Persons in Family	Annual Minimum Income (30% Area Median)	Annual Maximum Income (60% Area Median)
1	\$16,750	\$33,480
2	\$19,150	\$38,280
3	\$21,550	\$43,080
4	\$23,900	\$47,820
5	\$25,850	\$51,660
6	\$27,750	\$55,500
7	\$29,650	\$59,340
8	\$31,550	\$63,180

** The gross monthly income guidelines are based on the US Department of HUD limits for the state of Wyoming.

Orientation

Application

Financial Screening

Home Visit/Interview



Our next application process will begin in the WINTER OF 2020/2021. For the most recent info, please join our mailing list or follow our Facebook Page:
[Habitat for Humanity- Mountain Spirit Affiliate](#)
 For more info, please call our Executive Director, Nikki Hoellwarth @ (307) 254-7004.

