



Black Hills Area Habitat for Humanity
 610 E. Omaha Street | Rapid City, SD 57701
 (605) 348-9196 | www.blackhillshabitat.org

Application

Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity Homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
Applicant's name _____	Co-applicant's name _____																																																
Social Security number _____ Email Address _____ Home phone _____ Age _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number _____ Email Address _____ Home phone _____ Age _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE	
Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of partnership agreement: _____
Date of adverse action letter: _____	

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of sweat equity hours. Your help in building your home and the homes of others is called sweat equity and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

What is your monthly rent/mortgage payment? \$ _____ /month

Are you comfortable with your landlord being contacted for verification of timely rent payment? If so, please include their name and contact information:

In the space below, describe why you think alternative housing is needed for your household. Include relevant information about high utility costs outside your control, overcrowding due to family size, lack of landlord responsiveness to needed repairs, cost of rent or mortgage exceeds 30% of gross monthly income, or any other information related to your family or situation.

5. PROPERTY INFORMATION

If you own additional properties or land, what is your monthly payment? \$ _____ /month

Please provide the addresses for any additional property current owned. _____

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Start Date	Name and address of CURRENT employer	Start Date
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

If working at current job less than one year, complete the following information

Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
Disability benefits	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Retirement benefits	\$	\$	\$	\$
	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE:

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

NON-APPLICANT ADULT HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

What is your plan to save for the down payment and closing costs? Please provide an overview of what expenses you may be considering reducing in order to increase your savings.

9. ASSETS

Name of bank, credit union, or other financial institution	Type of account (checking, savings, etc.)	Current balance
		\$
		\$
		\$
		\$
		\$
Amount of cash on hand or in your possession	\$	\$
		\$
		\$

10. DEBT

Debt	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Other vehicle loans	\$	\$		\$	\$	
Furniture, appliances, TV payments	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Medical	\$	\$		\$	\$	
Student loans	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES			
Expense	Applicant	Co-applicant	Total
Rent or Mortgage	\$	\$	\$
Utilities	\$	\$	\$
Auto Insurance	\$	\$	\$
Health Insurance	\$	\$	\$
Internet and/or cable	\$	\$	\$
Cellphone	\$	\$	\$
Landline	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Childcare	\$	\$	\$
Food & Toiletries	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

12. BORROWER AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my need for the Habitat Homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include a **home visit**, a **credit check** and **employment verification**. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the **sex offender registry**. By completing this application, I am submitting myself to such an inquiry.

Applicant signature	Date	Co-applicant signature	Date
X _____	_____	X _____	_____
Printed Name		Printed Name	
X _____		X _____	

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) Veteran Status: <input type="checkbox"/> Active <input type="checkbox"/> Discharged <input type="checkbox"/> Guard or Reserve <input type="checkbox"/> Retired	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) Veteran Status: <input type="checkbox"/> Active <input type="checkbox"/> Discharged <input type="checkbox"/> Guard or Reserve <input type="checkbox"/> Retired

To be completed only by the person conducting the interview

This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name
	Interviewer's signature Date
	Interviewer's phone number

Gramm-Leach-Bliley Act Notice
~ Privacy Statement and Notice ~

At Black Hills Area Habitat for Humanity, Incorporated, we are committed to keeping your information private. We recognize the importance applicants, program families and homeowners place on the privacy and confidentiality of their information. While new technologies permit us to more effectively serve you, we are committed to maintaining privacy standards that are synonymous with our mission and reputation.

We collect nonpublic personal information from you from the following sources:

- information we receive from you on application or other forms;
- information about your transactions with us;
- information we receive from a consumer reporting agency or title company.

We may disclose the following kinds of nonpublic personal information about you:

- information we receive from you on application or other forms (e.g., your name, address, social security number, assets, debts, income, etc.);
- information about your transactions with us (e.g., your loan balance, payment history, etc.); and
- information we receive from a consumer reporting agency or title company (e.g., judgments, creditworthiness, credit history, etc.).

We do not disclose any nonpublic personal information about our homeowners or homebuyers to anyone else, except as permitted by law.

We may disclose nonpublic personal information about you to the following types of third parties:

- financial service providers (e.g., mortgage serving agents, escrows, etc.); and
- nonprofit organizations or governments; and
- our attorneys

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of these disclosures --that is, you may direct us not to make these disclosures, other than disclosures permitted by law. If you do wish to opt out of disclosures to nonaffiliated third parties, you may write us at Black Hills Area Habitat for Humanity, 610 E Omaha St, Rapid City, SD 57701 or call (605) 348-9196.

We restrict access to nonpublic personal information about you to:

Black Hills Area Habitat for Humanity's agents and employees that need to know that information for our services to you; and disclosures to other nonaffiliated third parties as permitted by law.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

This notice is in conformity "with the Gramm-Leach-Bliley Act
15 U.S.C. §§ 6801, *et seq.*, 16 C.F.R. §§ 313.1-313.18

Feel free to contact the Black Hills Area Habitat for Humanity office with any questions or concerns regarding this notice. Black Hills Area Habitat for Humanity sends these notices on an annual basis, consistent with federal law.

APPRAISAL DISCLOSURE NOTICE

This is to notify you that we may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Black Hills Area Habitat for Humanity. Please do not hesitate to contact us with additional questions.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: Midwest Region, Federal Trade Commission, 230 South Dearborn Street, Suite 3030, Chicago, IL 60604 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____



USE OF INFORMATION DISCLOSURE AND OPTIONS

Black Hills Area Habitat for Humanity Inc. (BHAHFH) is interested in collecting applicant information for the purpose of conducting a long term study regarding the benefits of homeownership. The study will be conducted by Hamilton Data Group. BHAHFH wishes to use the data trends revealed by the study for grant purposes, which will allow us to increase our capacity to provide affordable homeownership, and to impact public policy regarding affordable homeownership.

Information collected and utilized includes:

- Your name
- Your age or date of birth and those of your household members
- Your household members, including minor children
- Your address
- Your professional or employment-related information
- Your educational information
- Your veteran status
- Information which can be gained from social media, public records, or other search engines based on your name, address, employment, veteran status, and education.

You have a choice to allow BHAHFH to use your information in the above stated manner **OR** to opt out of your information being used in the above stated manner. Please select your choice below:

- Yes, I give my permission for BHAHFH to use the above information for the purpose of conducting a long term study.
- No, I would like to **OPT OUT** of my above information being used for the purpose of conducting a long term study.

*Please note your information may be used (**depending on your response above**) whether your application is **approved OR denied**.

Your response above will have **NO** bearing on whether your application is approved or denied. Your status as a BHAHFH Partner Family is based **SOLEY** on your **financial eligibility, ability to pay, need for housing, and willingness to partner with BHAHFH**.

Your information will **NOT** be sold or given to any advertisers or marketing companies. It will be provided only to Hamilton Data Group for the purpose of the study.

If you have any questions regarding this Disclosure, please contact the Homeowner Services Administrator at (605) 348-9196.

Date: _____

Printed Name of Applicant: _____

Signature of Applicant: _____

Printed Name of Co-Applicant: _____

Signature of Co-Applicant: _____



Now More Than Ever.
Help Build It!

APPLICATION CHECKLIST

Please include **ALL** of the following with your application. Incomplete applications will delay processing and may result in a denial.

- Proof of income for each household member*. Examples include prior year W-2 form(s), pay stubs from the last 6 weeks, Social Security/Disability income award letter, prior 12 months documentation of child support or alimony payments, and any other income that can be demonstrated through bank statements.
- If the applicant or co-applicant have student loans that are in deferment, please attach documentation from the lender regarding the total amount owed in student loan debt.
- Letter from applicant(s) describing current housing situation & interest in Homeownership program
- Letter(s) of recommendation from others who may be able to speak to your character, work ethic, reliability, etc.
- Sign and date Appraisal Disclosure/Equal Credit Opportunity Notice/Privacy form.
- Select yes or no, then sign and date Use of Information Disclosure and Options.
- Sign and date the application. Un-signed applications will be considered incomplete and cannot be processed.
- Copies of Identification:
 - Copy of a government issued photo ID showing name, address and date of birth for each applicant.
 - Copy of a government issued identification number, such as Social Security card for each applicant.

*Only income received by the applicant and co-applicant (if applicable) will be used in calculating the prospective house payment amount.



Homeowner Selection Criteria

Black Hills Area Habitat for Humanity (BHAHFH) is a Christian partnership housing ministry financed through donations and grants from the community. Volunteer labor is utilized to reduce the cost to build safe, decent, and affordable homes with families in need of affordable housing. The homes are purchased at market rate, with an affordable mortgage.

Applications are reviewed and qualified applicants are recommended by the Homeowner Selection Committee. In order for an applicant to be recommended, the applicant(s) must:

1. Have annual gross income between the stated minimum and 80% of the area median income* (AMI). The minimum gross income required varies from year to year due to BHAHFH policy and annual Housing and Urban Development (HUD) AMI updates.
2. Demonstrate a need for alternative housing. Examples of a housing need include but are not limited to: spending more than 30% of your gross income on housing expenses, being responsible for high utility bills due to poor insulation, overcrowding based on the number of household members and bedrooms, and unsafe or unsanitary living conditions outside of your control.
3. Be willing to partner with Black Hills Area Habitat for Humanity in the building process. This includes completing the sweat equity requirement per applicant. If an applicant is physically unable to engage in sweat equity, other forms of partnership will be made available to meet the required hours.
4. Be willing to complete the classes regarding financial literacy, budgeting, homeownership, and home maintenance.
5. Have consistent monthly income to pay the mortgage, homeowners insurance, and property taxes plus utilities and other debt obligations.
6. Be able to save for closing costs, including \$500 for a down payment, \$1,000-\$1,600 for the first year of homeowners insurance, and about \$1,500 for closing costs. The total is approximately \$3,000.

All information is confidential and used only for the Homeowner Selection process.

Applications are reviewed on a monthly basis. The application process may take up to three months.

*Applicants with income above 80% of AMI based on family size and county of current residence may be approved if an exemption is granted by Habitat for Humanity International.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

2024 Homeownership Income Limits

Family income must fall between the stated minimum and up to 80% of the Area Median Income (AMI). The minimum income required for any family size is \$38,600 gross annually.

BUTTE COUNTY

Median Income: \$85,700

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

CUSTER COUNTY

Median Income: \$95,100

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$51,100	\$58,400	\$65,700	\$73,000	\$78,850	\$84,700	\$90,550	\$96,400

FALL RIVER COUNTY

Median Income: \$74,500

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

LAWRENCE COUNTY

Median Income: \$91,100

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$51,050	\$58,350	\$65,650	\$72,900	\$78,750	\$84,600	\$90,400	\$96,250

MEADE COUNTY

Median Income: \$93,400

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$52,300	\$59,800	\$67,250	\$74,700	\$80,700	\$86,700	\$92,650	\$98,650

PENNINGTON COUNTY

Median Income: \$86,800

# in family	1	2	3	4	5	6	7	8
Minimum	\$38,600	\$38,600	\$38,600	\$38,600	\$38,600	\$41,960	\$47,340	\$52,720
80%	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950