



WE BUILD STRENGTH, STABILITY, SELF-RELIANCE AND SHELTER

Dear Applicant:

Thank you for your interest in applying for the Habitat for Humanity of the Eastern Bighorns (HFHEB) Homeownership Program. Habitat's mission is to work in partnership with hardworking families in Sheridan County to provide simple, decent and affordable housing. HFHEB is an equal opportunity lender.

Enclosed is information for your review and a link to the on-line application. **The application and accompanying documentation must be received by November 15, 2023.**

You must provide the application fee and all applicable documents as stated in the forms attached. Failure to comply with providing these documents may result in disqualification from the selection process. Applicants are encouraged to supplement their application with letters of support from employers, community organizations, landlords, friends and family.

**Please read through the instructions and click on the link on page 4 to proceed with the application.**

If you have questions or need assistance, please contact Dan Poppell at 307-672- 3848 or [danpoppell@sheridanhabitat.org](mailto:danpoppell@sheridanhabitat.org)

Sincerely,

Habitat for Humanity of the Eastern Bighorns





## Eligibility Requirements and Conditions

Habitat for Humanity of the Eastern Bighorns is a non-profit organization which utilizes family members along with volunteers, to build homes which are sold with a no-interest mortgage that includes property taxes and insurance. Monthly payments are approximately \$500-\$800. This is an estimate only and actual expenses may vary.

In order to become a Habitat homeowner, an applicant must:

- Meet all of the eligibility requirements and conditions listed below.
- Provide all the required supporting documentation (Additional Documentation Requirements)
- Complete an application for housing
- Be selected as the family partner
- Meet the financial requirements
- Complete all sweat equity requirements
- Demonstrate a willingness to partner

If you are interested in owning a Habitat home and you believe that you meet the following eligibility requirements and conditions, you are encouraged to complete an application. If you need assistance completing an application, please call (307) 672-3848 or email [danpoppell@sheridanhabitat.org](mailto:danpoppell@sheridanhabitat.org). All information gathered is considered confidential and will be used only for the family selection process.

If you are able to answer “Yes” to the following statements, you are invited to complete this application for the Habitat for Humanity Homeownership program:

- I/We meet the minimum annual/monthly income requirement.
- I/We have lived in the service area for at least the last 12 months.
- I/We acknowledge that in order to qualify for a Habitat home, I/We must be a U.S. citizen or have Legal Permanent Resident status.
- I/We understand the Sweat Equity requirements and am/are willing to partner with Habitat for Humanity of the Eastern Bighorns.
- I/We understand that I/We must pay a down payment of \$3,000.00 towards our home.
- I/We are responsible for paying our bills and I/We have not filed for bankruptcy in the past seven years.
- I/We understand that I/We am/are applying for a homeownership program offered by Habitat for Humanity of the Eastern Bighorns. I/We am/are prepared to make monthly mortgage payments.



**Habitat for Humanity Homeownership Program – HUD Income Requirements**

<b>Number in Home</b>	<b>Annual Income Range</b>	<b>Monthly Income Range</b>
<b>1</b>	\$20,200 - \$53,800	\$1,683 - \$ 4,483
<b>2</b>	\$23,050 - \$61,450	\$1,920 - \$5,120
<b>3</b>	\$25,950 - \$69,150	\$2,162 - \$5762
<b>4</b>	\$30,000 - \$76,800	\$2,500 - \$6,400
<b>5</b>	\$35,140 - \$82,950	\$2,928 - \$6,912
<b>6</b>	\$40,280 - \$89,100	\$3,356 - \$ 7,425
<b>7</b>	\$45,420 - \$95,250	\$3,785 - \$7,937
<b>8</b>	\$50,560 – 101,400	\$4,213 - \$8,450

## Application Checklist

**\*\*\*All documents must be submitted for HFHEB to process your application\*\*\***

*Along with a completed and signed application, please include the following information and documentation for both the Applicant and Co-Applicant:*

- Copies of your last three months' pay stubs for all employment
- If applicable, submit a copy of the most recent verification of public assistance (Award letters, food stamps, SSDI, TANF, SNAP, WIC, POWER, LIEAP, etc.).
- Previous 2 years federal Tax returns and W-2's (This year's and last year's). To obtain copies, call 1-800-829-1040 and request a free copy of past tax returns.
- For all that apply, submit a copy of the most recent:
  - Bank account statements for all accounts (checking, saving, etc.).
  - Current rental or lease agreement OR provide a copy of your most recent rent payment receipt
  - Home and cell phone bills
  - Electric and gas bills OR credit reference from electric and gas companies
  - All other statements including credit cards, medical bills, car loans, student loans, debt in collections, child support statements, alimony statements, copy of marriage license or divorce decree (if applicable).
- Letter sharing your story and how a Habitat home would change your life.
- We require a \$30 nonrefundable application fee.

**Please remember! Submit the original application and photocopies of all other documentation. If you have applied previously, you must resubmit all documentation. Failure to comply with providing these documents indicate an unwillingness to partner and will result in disqualification from the Homeownership Program.**

