



Internal Use Only:
 Date Received _____
 Received by: _____
 HUD ID# _____

APPLICATION FORM - Please Print Clearly

NOTE: If you have impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our program, please let us know you need alternative accommodations.

Please complete this application in full to be considered to purchase one of the six homes at the Montana Street Homes site: 1717 Montana Street, Missoula, MT 59801. The completion of this application does not guarantee the applicant a home but is a preliminary step for future consideration.

Name: Applicant	Name: Co-Applicant
First _____ Middle _____ Last _____ Suffix _____ Home tel # _____ Cell # _____ Email: _____	First _____ Middle _____ Last _____ Suffix _____ Home tel # _____ Cell # _____ Email: _____

Primary or preferred contact: _____

Preferred Method of Contact Email Phone Mail

Preferred Language: English Other: _____

Physical Address (not P.O. Box): _____

Mailing Address (if different) or P.O. Box: _____

Current Rent Amount: \$ _____ Other/ Do not rent: (explain) _____

Are you a first-time homebuyer? (Haven't owned a home within the past 3 years) Yes No

If yes, please choose one of the following- I/We plan on purchasing a home in:

0-3 months 4-6 months over 6 months not sure.

If you are currently using a realtor, who is the realtor? _____

If you are currently using a lender, who is your lender? _____

Have you been pre-approved for a home loan? Yes No Not Applicable

If so, what amount? _____

Total Household Gross Annual Income _____

Eligibility Questions:

1. **As per the table and information below, do you meet the Gross Annual Income Criteria?** Yes No
Household annual gross income (all sources from all household members regardless if a loan applicant or not)
- a. 5 two-bedroom homes will be sold to households earning at or below 80% of the area median income.
 - b. 1 one-bedroom home will be sold to a household earning at or below 80%* of the area median income.

*Subject to change

Currently these numbers are:

Missoula, MT - HOME Income Limits*						
% of Area Median Income (AMI)	Household Size					
	1	2	3	4	5	6
80% AMI	\$39,450	\$45,050	\$50,700	\$56,300	\$60,850	\$65,350
100% AMI	\$49,300	\$56,400	\$63,400	\$70,400	\$76,100	\$81,700

Source: <https://www.hudexchange.info/programs/home/home-income-limits/>

*Income limits subject to change

2. **Will the home be your primary residence?** Yes No
3. **Do you agree to the permanently affordable requirements?** Yes No
- a. Resale of the homes will be restricted to the same household income criteria, and limited equity appreciation.
4. **Do you agree to complete a HUD-Certified Homebuyer Education class prior to purchasing one of these homes?**
 Yes No
- a. Learn about Homeward’s Get Ready for HomeOwnership class at homeward.org or 406.532.4663.
5. **Do you agree to and understand these homes are a part of a Community Land Trust and will be included and governed by a Homeowners’ Association (HOA)?** Yes No
6. **Do you agree to and understand that if you purchase one of the Montana Street Homes, there will be a required monthly payment for the ground lease and HOA fees, in addition to your mortgage payment?** Yes No

Marital Status: Single / Widowed Married Divorced Live-In Partner Common Law Marriage Separated

Household Type:

- Single Adult Female headed single parent Male headed single parent
 Married with Children Married without children Two or more unrelated adults
 Two or more related adults

Household size _____ (Includes ALL household members expected to live in the home within 12 mo. of purchase)

Additional household members (other than applicant/s)

Name	Relationship	DOB	Sex	Race	Tribal Member	Veteran	Disabled	Income	Source



PRIVACY POLICY AND PRACTICES



We at Homeword and Trust Montana value your trust and are committed to the responsible management, use, and protection of personal information. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. This notice describes our policy regarding the collection and disclosure of personal information. Your nonpublic personal information will be provided to creditors, program monitors, and others only with your authorization and signature. We may also use anonymous aggregated case file information for evaluating our services, gathering valuable research information and designing future programs.

Information We Disclose

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

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law via secured transmission including our Client Management System. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including negotiation with lenders for foreclosure mitigation, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Errors and Omissions and Disclaimer of Liability

I/we agree Homeword and Trust Montana, their employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties or related to my participation in the Montana Street Homes Community Land Trust; and I hereby release and waive all claims of action against Homeword and Trust Montana and their affiliates. I have read this document and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law.

This is an authorization to release information

Homeword and Trust Montana are Montana non-profit corporations. Your signature below authorizes Homeword and Trust Montana to share the information on this form with their funders. In addition, you are authorizing information to be shared with your lender to verify home purchases.

Homeword and Trust Montana will use this information to evaluate the Community Land Trust program and to find out the characteristics of who the program is serving. Personally identifying information, such as your name, will never be shared with unauthorized third parties. All information collected will be treated with confidentiality.

_____/____ Please initial acknowledging that agree and have received a copy of this Privacy Policy.

Yes No Please indicate and initial whether you are giving Homeword and Trust Montana permission to
_____/____ use your likeness in a photograph(s), video(s) or image(s) in any and all of its publications,
including web site entries, without payment or any other consideration.

Print Applicant's Name:

Print Co-Applicant's Name:

Applicant's signature:

Co-Applicant's signature:

