

Agency Information

Community Action Partnership of Northwest Montana (CAPNM) has been helping people, improving lives and strengthening communities since 1976. CAPNM is a private, non-profit Community Action Agency with the overall mission to provide services and advocacy to improve lives and strengthen our communities.

CAPNM continues to target hard to serve individuals by focusing on networking available resources and services, which promote long-term solutions for individuals to build success. Different aspects of a client's life are addressed including housing, budgeting, medical, job training and education through networking resources, eventually leading to independence and self-sufficiency.

CAPNM serves a large geographic area of 13,375 square miles with a total population of over 150,000. Flathead, Lake, Lincoln and Sanders Counties are very rural with limited employment opportunities and low wages. CAPNM is the largest private human-services agency in the four county area, providing a wide variety of services to promote self-sufficiency and independence, which allows maximization of resources to benefit more individuals.



HELPING PEOPLE. IMPROVING LIVES.
STRENGTHENING COMMUNITIES.



For more information about any of our services, please call/walk in to one of the following offices or visit capnm.net on the internet.

Flathead County
PO Box 8300
214 Main Street
Kalispell, Mt 59904
Phone: 406-752-6565
Toll Free: 1-800-344-5979
Fax: 406-752-6582

Lake County
110 Main Street
PO Box 132
Polson, Mt 59860
Phone: 406-883-3470
Fax: 406-883-3481

Lincoln County
933 Farm to Market Rd.,
Suite B
Libby, Mt 59923
Phone: 406-293-2712
Fax: 406-293-2979

Eureka Office
(By appointment only)
Lincoln County Annex
66121 Hwy 37, Suite 3
Eureka, Mt 59917
Phone: 406-293-2712
Fax: 406-293-2979



COMMUNITY ACTION PARTNERSHIP
OF NORTHWEST MONTANA

HELPING PEOPLE. IMPROVING LIVES.
STRENGTHENING COMMUNITIES.

Mutual Self-Help Housing



800-344-5979
WWW.CAPNM.NET

Mutual Self-Help Housing

Qualified buyers earn a down payment and closing costs by working as a group with other families to help build their homes during weekends and evenings. Their labor becomes their down payment, commonly referred to as "sweat equity." Hard work is the key, along with a willingness to work cooperatively with other participants. The group shares the common goal of homeownership and they commit themselves to share in the work that will make that goal a reality.

The Mutual Self-Help Housing concept builds more than homes; friendships are developed and communities are created. That is what sets MSH apart from other housing efforts.

What are the benefits?

- You will acquire the knowledge and skills needed to become a successful and responsible homeowner.
- You will be building a neighborhood while you are building your home.
- You will have affordable house payments - in some cases less than rent.
- You will have the investment benefits of homeownership.
- You will have the cost savings of owning a modern, energy-efficient home.
- You will have NO mortgage payments during the construction phase.

How to apply:

If you are interested in participating in the CAPNM Mutual Self-Help Housing program, and feel you are qualified, please call 406-752-6565 for an application or additional information.

How does it work?

Mutual Self-Help program staff and USDA Rural Development will screen your application to see if you qualify. Upon approval and selection, you and other families will participate in a homebuyer education class and a pre-construction class. Shortly before construction begins, you will sign your USDA/RD 502 construction loan, obtain Course of Construction insurance and get your tool belt ready.

Your household will be expected to work a minimum of 35-40 hours per week on the construction site, until all the homes in your group are finished - which can be as long as 10 months. The applicant will need to work a minimum of 16 of those hours each week - and volunteers are always encouraged and welcome!

Our experienced staff of professionals will guide you through every step of both the lending and construction processes. You will learn financial preparedness, construction methods, budgeting, home maintenance, repair and many other skills. Then, the big day - when construction is complete on all the houses in the group, everyone moves in!

Application requirements

To qualify for the USDA Rural Development 502 Direct Loan, you must be a US citizen or legally admitted non-citizen who does not currently own an adequate dwelling. Applicants must be legally able to enter into a loan agreement and be unable to obtain financing from other sources such as local lenders. Each applicant must have dependable income, and submit a complete copy of their most recent Federal income tax return, and other documentation. A favorable credit history is required and a credit report will be requested for each applicant.

The borrower must plan to personally occupy the dwelling on a permanent basis.

How do I qualify?

A family can have an income NO MORE THAN 80% of the median income for Flathead County, adjusted for family size, per the 2011 federal guidelines:

Family Size	Income to not exceed*
1 Person	\$31,200
2 People	\$35,650
3 People	\$40,100
4 People	\$44,550
5 People	\$48,100
6 People	\$51,700
7 People	\$55,250
8 People	\$58,800

*If your income is over the limit, some deductions do apply, contact us for more information.

In addition, you must have an acceptable debt-to-income ratio that will allow you to pay for your mortgage and other debts you may have. Your monthly housing allowance (principal, interest, taxes and insurance) will be between 29% and 33% of your monthly income before taxes, but your total debt (house payment, credit cards, child support, other loans) cannot exceed 43%.

