



## Montana Home Choice Coalition

*Quality Housing for Seniors, Adults, Children, and Families with Disabilities*

*A Coalition of Montana Citizens, Advocates, Providers, Federal, State, Tribal, and Local Agencies, the Housing Finance community, Realtors, and the Home-Building industry working together to create better community housing choices for all people with disabilities.*



*A.W.A.R.E. Inc. serves as the lead coordinating agency of the Montana Home Choice Coalition.*



MONTANA HOME CHOICE COALITION  
NEW FREEDOM  
HOMEOWNERSHIP INITIATIVE



### **Homeownership: An important housing choice for Montana citizens with disabilities**

Americans overall have a homeownership rate of nearly 70%, while only 10% of households headed by a person with a disability are homeowners. The Montana Home Choice Coalition commits itself to closing this homeownership gap for Montana citizens with disabilities.

### **The Montana Home Choice Coalition can help you achieve homeownership**

The Coalition provides education, pre-purchase counseling, community resource referral, resource development, and homeownership advocacy services with the goal of helping families with disabilities achieve homeownership. The Coalition works with community partners throughout Montana. If you or member of your family has a disability we can work with you to see if homeownership can be an option for you.

### **Is Homeownership the Right Choice for you?**

Buying a home is an important decision, and can be a complex and challenging process. Patience, realistic expectations, and a willingness to work hard to achieve your homeownership goal are required. Learning about and preparing for homeownership is the important first step.

- Have you decided that you want to settle down in a specific community or neighborhood and accept the responsibilities of homeownership, or do you prefer the flexibility of renting?
- Do you have a history of paying your bills on time? If you have or had debt or credit problems do you know

where you can find assistance in cleaning up your credit history and put yourself on a financial path that could lead to homeownership?

- Do you have the required financial resources? Do you know about existing, new, and expanding community resources that may make homeownership more attainable for you? What specific kind of help is available to you in buying a home?
- Are houses available for sale in your community in your price range? Which specific mortgage product is the best option for you in financing a home purchase?

### **The Montana Home Choice Coalition works for you in the homeownership process**

The Coalition provides Individual Pre-purchase Homeownership Counseling, Community Resource Referral, and Homeownership Advocacy Services to assist people with disabilities exploring homeownership opportunities, and obtaining referrals to and information about homeownership resources in their own communities resulting in obtaining homeownership.

The Coalition works to identify all potential resources that can assist a family in obtaining homeownership, providing accurate and complete information to allow families to decide which housing choices work best for their own unique needs.

The Coalition provides linkages to homeownership education, homebuyer assistance, homeownership savings, credit counseling, and lenders.

The Coalition works with families as a guide, coach, and problem solver as families move through the process of obtaining homeownership.

The Coalition shares its expertise and knowledge of options working with other agencies, realtors, and lenders working with a family to achieve homeownership.

The Coalition assists families in overcoming barriers that arise in their process of becoming a homeowner.

The Coalition works everyday to expand the resources available to support homeownership for individuals and families with disabilities. The Coalition works closely with partners such as Fannie Mae, the Montana HomeOwnership Network, the Montana Board of Housing, HUD, Section 8 programs, Public Housing Authorities, HRDC's, and other community partners throughout Montana to open new opportunities for homeownership and remove historic barriers to making homeownership available as an attainable housing choice for Montana citizens with disabilities.

### **Do you want to find out if homeownership may be possible for you?**

If you or a member of your family has a disability and wants to see if homeownership is an attainable housing choice please contact the Montana Home Choice Coalition today at:  
449-3120 (office); 449-3125 (fax); or [montanahomechoicecoalition@aware-inc.org](mailto:montanahomechoicecoalition@aware-inc.org) (email).

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**email: [montanahomechoice@aware-inc.org](mailto:montanahomechoice@aware-inc.org)**