

What is Habitat for Humanity?

Habitat for Humanity is a nonprofit Christian housing ministry that changes lives by offering affordable housing to families. The mission of Menominee River Habitat for Humanity is to eliminate substandard housing throughout the community. By having people from all walks of life come together in equal partnership, Habitat builds new relationships and a sense of community as well as new houses.

Habitat for Humanity was founded in 1976 and has built close to 300,000 homes worldwide. The work is carried out in each local area by approved affiliates. The local affiliate in Dickinson and Iron Counties is called the Menominee River Affiliate. Volunteers staff the organization and do most construction.

How Does the Affiliate Work?

With the help of volunteers and donors, Habitat partners with families to build homes. The homes are sold to the partner family with an affordable mortgage. The families who purchase these homes are further educated on home maintenance and financial management.

How Is It Funded?

Funding and material donations come from individuals, churches, corporations, and other organizations that are concerned about eliminating substandard housing.

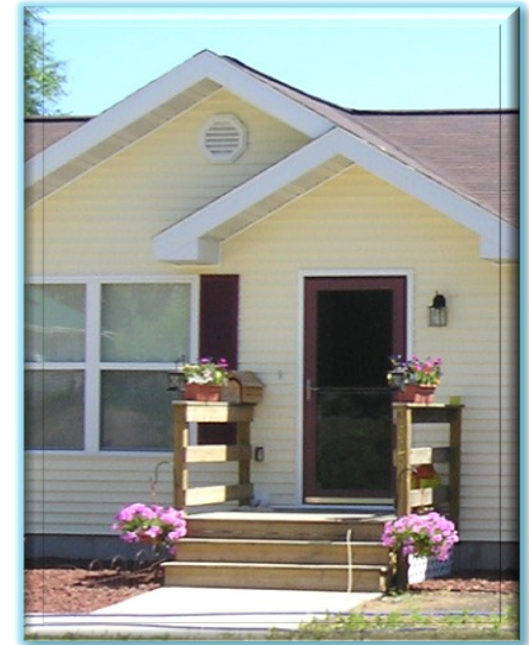
Families

"I never thought it would be possible to own my home and give my family the stability of not having to move again."

- Habitat partner family

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Office Hours
Monday—Friday
8 a.m. to noon



- Are you interested in owning your own home with a no-interest mortgage?
- Are you interested in learning about the responsibilities of homeownership?
- Are you willing to work toward your future home?

If “yes” is your answer to these questions, then explore the possibility of partnering with Habitat for Humanity. This pamphlet briefly explains what Habitat for Humanity is, how the process of family selection works, and the advantages of partnering with Habitat.

What Are The Advantages?

- You will obtain a well-constructed, very energy efficient, decent new or renovated home.
- You will receive education on homeownership, home maintenance, and money management.
- You will purchase the house with an affordable mortgage. Monthly payments will be around \$400/month including insurance and taxes.
- Homeownership offers the potential of the home appreciating in value.
- Studies show homeowners have less family conflict and earn more money and that their children have better grades and health than comparable renters.

Application Criteria

1. Currently Live in Inadequate Housing

- Overcrowded conditions
- Problems with heating, plumbing, wiring, insulation, etc.
- Subsidized housing
- Payments too high for your income

2. Ability to Pay

- You must have enough steady income to afford the house payments – generally at least \$15,000 per year
- You cannot earn more than 60% of the average median income in the county. See the following guidelines for the maximum income allowed.

FAMILY SIZE	2011 DICKINSON COUNTY	2011 IRON COUNTY
1	\$23,460	\$21,600
2	26,820	24,720
3	30,180	27,780
4	33,480	30,840
5	36,180	33,360
6	38,880	35,820

3. Willingness to Partner

- Each adult in the family must volunteer at least 200 hours of their time towards home construction or volunteering in other ways.

The Application Process

- ▶ Call the office at (906) 779-5377 and let us know that you are interested.
- ▶ A Family Selection Committee member will contact you to answer questions, review qualifications, and clarify the process.
- ▶ An application will then be sent out to you.
- ▶ Fill out the application form, send it in or drop it off at the office.
- ▶ If you have questions about the application, please ask for help at the office.
- ▶ The Family Selection Committee will then review the application and select the family that most closely meets conditions.

