

SO YOU ARE INTERESTED IN GETTING A HABITAT HOUSE

HABITAT FAMILIES

We are glad you are thinking about applying for a Habitat house. A wonderful aspect of Habitat for Humanity is that it builds more than houses - it builds **HOMES**, lives and Christian community. We hope this letter will answer some of your questions about what it will mean to become a Habitat Family.

NO FAVORITISM

Neither age, sex, race, nor religion plays a part in the choice. What we are looking for are **poorly** housed people with no way to buy a home on their own, who will HELP BUILD or remodel THEIR OWN HOUSES as much as they are able

HOW HABITAT WORKS

Volunteers from many walks of life make gifts of no-interest loans to Habitat to provide initial capital. Houses are then built or remodeled for people who cannot qualify for mortgage or bank loans. Most labor is done by volunteers and by THE FAMILIES THEMSELVES. Others contribute time and materials. When the house is completed the family gets a mortgage just like all homeowners. This loan covers the actual cost of the house but without the added labor or interest charges. Their monthly payments go into a fund to help build or remodel more houses for other needy families. In addition to monthly house payments, each homeowner must pay for the real estate taxes, home insurance, utilities, maintenance, and other expenses related to home ownership including future repairs over time and yard upkeep.

THE HABITAT CONVENIENT

1. All work done by a local Habitat project will demonstrate the love of God in Jesus Christ to meet the housing needs of God's people.
2. Houses will be built or remodeled at no profit and no interest.
3. There will be no discrimination in family selection.

PATIENCE, PATIENCE AND MORE PATIENCE.

Volunteers helping to build or remodel Habitat house have many responsibilities and are **donating** their own time. Many factors affect the hours that can be put in. Money donations do not always come in as fast as we would like, causing delays. The whole process will undoubtedly **take longer than you expected.** Please be prepared to be patient, and know that we will do our best, with God's help, to meet your expectations.

PARTNERS AND FRIENDS

HABITAT MEANS COMMUNITY. We hope selected families will feel a sense of partnership with all Habitat volunteers. They will participate in publicity, fund-raising, planning work parties, etc.

Every effort will be made to prevent invasion of privacy, over-use of media, or the inaccurate presentation of facts. The Lord brings good news to the needy through Habitat for Humanity and it is crucial to spread the word. We hope that the new member families will come to see that the joy of home ownership and of helping other needy families is worth the possible inconvenience of publicity. We hope member families will help each other, sharing their concerns and problems as well as their joys or successes. They also become part of the large Habitat Family, which is seeking to do away with poverty housing throughout the world.

WILL IT HURT?

There may be moments when you will need a “**Tough Hide**”. A few people who do not fully understand the Habitat idea might criticize you. Some might be upset that you have been picked to receive a House. Maybe you know someone who needs housing more than you do. Habitat partners will be standing by you, ready to help with any such problems. Habitat is God’s work AND WE ARE PULLING TOGETHER.

A WORD ABOUT MONEY and RESPONSIBILITY

Families will need to have a **\$600.00 DOWN PAYMENT** on their home. Monthly payments will be made during the construction of their home. When they move into their Habitat house, they will be responsible for monthly mortgage payments plus insurance and real estate taxes, ***paid on time***. Mortgages are based on income and repaid in a period usually not to exceed 20 years. House maintenance will also be up to you. **Also they are to fully understand the maintenance required keeping the outside of their home including keeping the yard in good condition.** If you are able we would like you to lend your support to other new families by participating in the Homeowners Association. Those who have been through the process are the best helpers for new families.

**HABITAT’S GOAL IS TO SHOW GOD’S GOODNESS TO THOSE WHO NEED
A HAND UP NOT A HAND OUT.**

Millcreek Valley Habitat for Humanity abides by the Federal Equal Credit Opportunity Act.