

# 1. NEED

**A.** You will be considered for a Habitat home if your present housing situation is not adequate, and if you are unable to obtain housing through other conventional means.

Your housing may be considered inadequate if:

- you are unable to meet city maintenance standards.
- the building has structural problems.
- rent is disproportional to income
- the water, electrical, sewage, or heating systems are not functioning properly.

Also, the number of bedrooms in your present home is not in proportion to the number, ages, and sex of your children.

**B.** The percentage of your monthly income that you currently spend on housing is considered in determining need. It will be necessary for you to openly and fully discuss your financial situation with a Habitat interviewer.

**C.** You must currently live or work in Washington County for a minimum of 12 months.

# 2. ABILITY TO PAY

Since you will actually be buying your home from Habitat for Humanity - Washington County, you must demonstrate your ability to pay the monthly mortgage. This includes a mortgage payment, real estate taxes and insurance.

We will help you determine whether you are able to make this payment and still meet all your other family financial obligations. We can also help you develop a budget in order to determine your eligibility.

## MORTGAGE + PROPERTY TAXES + INSURANCE



# 3. WILLINGNESS TO PARTNER

**A.** Once your application is approved, you will be contacted by Habitat for Humanity - Washington County and become a “partner family.” As a partner family, your assistance in constructing your home and the homes of others is called “sweat equity.” It is volunteer labor and may include clearing the lot, helping with construction, preparing food for volunteers, working in the Habitat office, Restore, or other approved Habitat activities.

A partner family’s sweat equity will be completed as follows:

- 12 hours completed prior to review of application.
- 250 hours per adult family member completed during construction of their home. (This can include hours worked by extended family or friends recruited by the partner family during construction of the home).

**B.** You will be responsible for maintenance and repairs of your house from the time you move into it.

**C.** After moving into your home, the Family Nurture Committee of Habitat for Humanity - Washington County will maintain an ongoing relationship with you. This includes financial counseling and household maintenance education.

## Mission Statement

Habitat for Humanity of Washington County is an ecumenical Christian housing ministry, building simple, quality, affordable homes in partnership with the community and those in need.

## Vision Statement

It is the vision of Habitat for Humanity of Washington County and its governing Board of Directors to exist solely for the purpose of furthering its Mission Statement. The affiliate will use the hammer and nail to bring both Christian and non-Christian community members and entities together in common purpose, thereby serving as a powerful witness in Christ's love and the reality of God's kingdom.



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## Habitat for Humanity - Washington County...

will review three distinct criteria of a potential partner family.

1. Your family's actual housing need based on the suitability of your current shelter.
2. Your income and ability to pay for a Habitat house.
3. Your willingness to participate as a partner with Habitat for Humanity - Washington County.



The Family Selection Committee will determine the families who will purchase a home from Habitat for Humanity - Washington County. This selection process does not discriminate on the basis of race, sex, age, handicap, religion, marital status, or the extent to which the applicant's income is derived from public assistance programs.

Habitat for Humanity  
Washington County  
279 South 17th, Suite 7  
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## To find out more...

- call our office: (262)338-0690
- visit our web site:  
<http://www.blitzbuild.com>



**LOOKING FOR AN  
AFFORDABLE  
OPPORTUNITY TO  
BUY A SIMPLE,  
QUALITY HOME?**



Inside is an explanation of the basic guidelines for families to obtain housing with Habitat for Humanity - Washington County.