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### **WHAT IS HABITAT FOR HUMANITY?**

Habitat for Humanity is an ecumenical Christian ministry that seeks to eliminate poverty housing and make decent shelter a matter of conscience and action. We offer a home ownership opportunity to families unable to obtain conventional house financing, generally to those whose income is 25-50% of the area median. St. Croix Valley Habitat for Humanity works in Pierce and St. Croix Counties. **Habitat is not a give away program.** In addition to the monthly mortgage payment, homeowners make a 1% down payment and are required to contribute hundreds of hours of their own labor on the construction of their home and the homes of others. Because these homes are built utilizing donations of cash, land, material and labor, the mortgage, property tax and insurance payments are reasonable, typically \$550-600 per month. The average, simple 3 bedroom home will cost the family about \$85,000 in the St. Croix Valley area.

### **HOW DOES IT WORK?**

Through volunteer labor and tax deductible donations of money and materials, we build simple, decent houses with the help volunteers and homeowner. Homeowners are matched with a family partner that is available for the family from the time of selection, throughout the building period and on an on-going basis after they move into the home. Habitat houses are sold to partner families at no profit, financed with affordable, no interest loans. The homeowners' monthly mortgage payments go into a revolving fund that is used to build more houses.

### **HOW ARE FAMILIES SELECTED**

Families apply for a home through the local St. Croix Valley Habitat for Humanity. You must reside or have been employed in either Pierce or St. Croix County for the last six months. Information/application meetings are usually held twice a year to select families. Attendance at one of these meetings is the only way to apply for a home. The Family Selection Committee chooses homeowners based on three criteria: (1) need, (2) ability to repay the loan and, (3) willingness to partner. Every project follows a nondiscriminatory policy of family selection.

### **WHO MANAGES ST. CROIX VALLEY HFH?**

An ecumenical board of 12-24 volunteers meets monthly to set policy and oversee operations. Nine committees of volunteers raise funds, select building sites, manage construction, raise public awareness, organize volunteers, work with local churches, select the families for the homes, and work on family support issues.

### **WHAT WILL THE HOMES LOOK LIKE?**

Habitat homes will fit into the neighborhoods, or may even improve them. All new materials are used. Habitat has basic rules that define simple and decent housing. The size of the home and the number of bedrooms and bathrooms are limited. Energy efficiency is built into the homes, usually exceeding code. A garage is not normally included to conserve our resources for housing people. We provide a storage shed instead.

### **WHO IS HELPING HABITAT BUILD?**

Everyone! Churches, individuals, businesses and community groups all partner to help. Individuals, businesses and churches are providing important donations of money, expertise, building materials and volunteer meals. Andersen Corporation provides all of the windows in our homes and also sometimes provides the labor to install them. OEM had partnered with us to build in a twin home in Baldwin. Whirlpool Corporation supplies new stoves and refrigerators for the homes. THRIVENT BUILDS has awarded a grant to cover 65% of the building costs of homes in Spring Valley, Hammond, River Falls and Prescott, with local Lutheran congregations funding an additional 10% of the build. Government entities are encouraged to support Habitat by donating land, utilities, streets, permit fees, assessments, etc...

### **HOW ARE DONATIONS USED?**

Unrestricted gifts received by St. Croix Valley Habitat for Humanity are used for local building and administrative expenses. Ten percent of all unrestricted donations are tithed to the international chapter to build houses overseas in developing nations. Donors may designate donations for a particular purpose.

**HOW CAN I VOLUNTEER OR DONATE FUNDS OR GOODS?**

Call us at: 715-425-5623