



439 West Maple Street, Suite 202
River Falls, WI 54022
Phone: 715-425-5623
scvhfh@sbcglobal.net
www.scvhabitat.org

WHAT IS HABITAT FOR HUMANITY?

Habitat for Humanity is **PEOPLE**. People like **YOU** who believe that every family has the right to live in a decent place. People like **YOU** who band together to enable those who are less fortunate to have the joy of home ownership. Our volunteer force comes from churches, businesses, and community groups. Local volunteer resources helping local families.

With volunteer help and through tax deductible donations of money and materials, we build simple, decent houses that become affordable to people who would not otherwise qualify for a conventional home loan. Habitat finances the mortgage at no profit and no interest for our homeowner's. The money from the mortgages that are paid, go directly into the current homes that we are building.

Families that we partner with to build homes, apply for a home through our local chapter of Habitat for Humanity. They must be a resident of, or work in, either Pierce County or St. Croix County during the last six months. Informational meetings are held at least once or twice a year and attendance is necessary to apply. Three criteria are used by the Family Selection Committee: (1) need, (2) ability to repay the loan, (3) willingness to partner.

In ten years, we have helped 30 different local families. Please consider how you can help us to help someone else.

*"Jesus said to him, "Simon, son of John, do you love me?"
"Yes, Lord," he answered, "you know that I love you."
"Jesus said to him, "Take care of my sheep." John 21:16*