



Dedicated to eliminating inadequate housing in Pierce and St. Croix Counties.

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 individuals, churches, businesses, and community groups. Local volunteer resources are 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 to our homeowners. The money from the mortgages that are paid go directly into the current homes that we are building.

Persons that we partner with to build homes apply for a home through our local chapter of Habitat for Humanity. They must have been a resident of or work in either Pierce or St. Croix County during the last six months. Interested persons may attend an informational meeting that is held, or call our office and request an application, or look on our website and click on "Application for Housing". Three criteria are used by the Family Selection Committee: (1) need, (2) ability to repay the loan, (3) willingness to partner. [Look under the "Homeowner" tab for more information.]

Since 1996 we have helped over 37 local families achieve their dream. Please consider how you can help us to help someone else.

Habitat for Humanity is a hand up, not a hand out.