

Who is eligible?

A family of any size who lives or works in Ozaukee County and:

- Agrees to partner with Habitat for Humanity Ozaukee to build or rehabilitate a home for them or someone else.
- Is currently living in housing too expensive for them to afford.
- Is currently living in unhealthy or dangerous conditions.
- Has older children of opposite sexes sleeping in the same room.
- Has income which is below 80% the median income for Ozaukee County. (adjusted for family size, see examples below)

<u>Family Size</u>	<u>Income must be below</u>
1	\$ 43,288
2	\$ 49,472
3	\$ 55,656
4	\$ 61,840
5	\$ 66,787
6	\$ 71,734
7	\$ 76,682
8	\$ 81,629

Median Income as determined by the U.S. Department of Housing and Urban Development based on Household Size and Income

For more information about Habitat for Humanity Ozaukee please contact us. Our meetings hare held on the second Wednesday of each month at 7:00 PM at our address below. Voicemail is checked periodically.



**885 Badger Circle
Grafton, WI 53024
(262) 284-6880
www.ozhh.org**



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Updated: 07/2018



**DECENT
AFFORDABLE
HOMES**

ARE POSSIBLE

**WE CAN MAKE IT HAPPEN
FOR ELIGIBLE FAMILIES.**

How can we apply?

- 1) **Complete an application** by calling the Habitat for Humanity Ozaukee office at 262-284-6880 and leave a message with your name (and spell it clearly) address and phone number. We're sorry, we only have part time, volunteer staff to check and respond to messages. If you wish to talk with a member of the Family Support and Selection Committee, please clearly state that with your telephone number and state your phone number two times to be sure we have it correct. A return call will be made or an application will be mailed within 10 days.
- 2) **Print an application** by going online to www.ozhh.org Click on *Apply*. Review the 3 documents under Habitat for Humanity-Home Ownership. Download the application. Fill it out and mail it to us or deliver it on weekday mornings to the address is on the application and on the back of this brochure. Call and leave a message with any questions. Speak slowly and clearly.

If we are selected, what responsibility will we have?

- Finances

Since you will be purchasing your home, you will need to be completely open regarding all finances, income and debt. The Family Support and Selection Committee will help you determine your ability to own a home.

- Sweat Equity

The selected family is required to contribute their skills and abilities in the building of the home and/or for the benefit of Habitat for Humanity-Lakeside. An amount of time will be agreed between the family and Habitat. Sweat equity can take many forms. Physical helping build home (with guidance of professionals), fund raising, organizing or providing food/drink or child care for those building the home are just some ways. Educating yourself on home building, home buying, budget or finances may also count toward sweat equity which will help the family. Extended family and friends can help with sweat equity hours.

- Mortgage, Taxes and Insurance

After the home is built, the family will purchase the home from Habitat for Humanity-Lakeside for only the cost of building/rehab of the home. The family will be responsible for a mortgage at 0% interest. Taxes and insurance will be escrowed.

Are there other details we should know before applying?

A. You will be considered for a Habitat home if your present housing is not adequate and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with: the present structure, water, electrical or sewage services, heating system or failure to meet city property maintenance standards. Also taken into consideration are the numbers, ages and the sex of children compared to the number of bedrooms in your present home.

B. The percentage of your monthly income that you currently spend on housing is considered to determine need.

C. We will help you determine if the loan payment will jeopardize your ability to meet all your other family obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. A credit report and background check are required.

D. Your assistance in constructing your home and/or the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, providing food for volunteers or working in the Habitat office.

E. You will be responsible for maintenance and repairs of your home from the time you move into your home. After moving into your home, the Family Support Committee will maintain an ongoing relationship with you. This includes financial counseling and household maintenance education.