

BUY A HOME

for monthly payments that
are about what rent costs!



**Always dreamed of owning a
home!?!?**

See if the Habitat for Humanity
program might be right for you!



Founded by Millard and Linda Fuller in 1976 in Americus, Georgia, Habitat for Humanity, International® is dedicated to eliminating sub-standard housing and homelessness worldwide. Thus far, over 800,000 houses have been built, and almost 4 million people live under Habitat roofs!

Habitat for Humanity of
Wisconsin River Area, Inc.
1211 8th Street - PO Box 38
Baraboo, WI 53913

Phone: 608- 448-2888

Fax: 608- 448 -2889

Website: www.hfhwisconsinriver.org

Email: office@hfhwisconsinriver.org

*HFHWRA is a locally run, non-profit, ecumenical
Christian organization that is an affiliate of
Habitat for Humanity, Int'l. Founded in 2001,
HFHWRA has built over 50 homes thus far.*

*We are a proud equal opportunity
organization. We do not discriminate on the
basis of race, national or ethnic
origin, creed, religious or political
beliefs, sexual orientation,
marital status, or age.*



**Think the Habitat for Humanity
homeownership program might be right
for you?**

Contact the office to set up a mandatory
session that outlines the requirements for the
“traditional” Habitat for Humanity program!
Get your life in gear. Call to learn more!



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Check our website or call
the office to find out more
about the two homeown-
ership programs we offer!

The following criteria are considered for selection:

1. NEED

- A. ...if you are unable to buy a home with a conventional loan.
- B. ...if your present housing situation is not adequate.

Inadequate housing can include:

- Your current rental unit cannot meet city maintenance standards.
 - The number of bedrooms is not in proportion to the number, age, and gender of your children.
 - The building has structural problems.
 - The water, electrical, sewage, or heating systems function poorly.
- C. ...if the percentage of your income spent on housing is too high. (You must be open and honest about your financial situation.)

You must have lived or worked in Sauk, Columbia, or Iowa counties for a minimum of six (6) months to qualify for a home.



2. ABILITY TO PAY

Since you actually buy your home from Habitat for Humanity of Wisconsin River Area, you must demonstrate your ability and commitment to paying a monthly mortgage.

However, because Habitat gives 0% interest mortgage loans, most Habitat owners find that their payments (including principal, property taxes, and homeowner insurance) are no more than what area rent prices are! Also, utilities are low because Habitat homes are **very** energy efficient!

The following are desired:

- 1) ...an income that falls (approx) between:

<u>Family size:</u>	(Minimum income):	(Maximum income):
One	\$20,000.	\$28,315.
Two	\$20,000.	\$32,365.
Three	\$20,000.	\$36,415.
Four	\$20,650.	\$41,280.
Five	\$22,350.	\$44,640.
Six	\$24,000.	\$47,940.

***Income based on Sauk County 2015 data.
(Columbia & Iowa Co. incomes are a bit higher.)**

- 2) ... a credit score of 550 or more.
- 3) ...the ability to make an (approx.) \$700 downpayment by closing.

We will work with you to qualify!

3. WILLINGNESS TO PARTNER

Habitat homeowners must partner with HFHWRA. They must put in “sweat equity” to construct their homes and/or doing other activities. No construction experience is required - just a willingness to learn. But because the Habitat program asks the community to help out, ask yourself: “Am I willing to be a ‘billboard’ for the program even going into the future?”

Partner families must make a small downpayment on their home before construction starts, and must complete homebuyer education classes.

Once in the home, the family is responsible for any maintenance.

Think you might qualify?

Learn more by:

- 1) Calling or stopping by the office;
- 2) Attending a public meeting.
(Dates are listed in this brochure.)
- 3) Visiting our website.

**Why pay rent when you can own??
Don't give up before talking to us!!**

We have another program, too...

We also offer homeownership through another program - the U.S. Dept of Agriculture (USDA)'s Self-Help housing program.

Call today for details!