

1. Need

You will be considered for a Habitat home if your present housing is not adequate or you are not able to acquire housing through other conventional means. Lack of adequate housing may include failure to meet city maintenance standards or problems with:

- the present structure
- water, electrical or sewage system
- heating

Also taken into consideration are the number, ages and sex of any children compared to the number of bedrooms in your present home.

The percentage of your monthly income that you currently spend on housing is used in determining need. It will be necessary for you to openly and fully discuss your financial situation with a Habitat interviewer.

*You must currently have lived or worked in the counties of Pierce or St. Croix for at least six months.

2. Ability to Pay

Since you will actually be buying your home from St. Croix Valley Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance.

We will help you determine if this payment will hinder your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

Mortgage
+
Property Taxes
+
Insurance

3. Willingness to Participate as a Partner with Habitat

Once your application is approved you will be contacted and become a "partner." As a partner your assistance in constructing your home and the homes of others is called "sweat equity". It is volunteer labor and may include clearing the lot, helping with construction, painting, preparing food for volunteers or other approved activities.

500 hours of sweat equity must be completed before closing (300 for a single parent family). 50/30 of these hours are to be performed prior to construction beginning on your home. Relatives and friends may assist in the completion of these hours but only 40% of the hours can be attributed to them.

You will be responsible for maintenance and repairs of your house from the time you move into it. You will be required to take budgeting classes.

St. Croix Valley
Habitat for Humanity, Inc.
116 E. Elm Street
River Falls, WI 54022

or call our office at:
715-425-5623

Email: info@scvhabitat.org
Web: www.scvhabitat.org



The Family Selection Committee abides by the Equal Credit Opportunity Act, Fair Housing Laws, Fair Credit Reporting, Privacy Act, American Disability Act and local housing laws. They will select families for Habitat homes in a way that does not discriminate on the basis of race, color, age, handicap, religion, marital status, or because all, or part of, the applicant's income is derived from public assistance program.

SCVHFH will look at three distinct areas of selection criteria when reviewing potential partners:

1. Your actual housing need based on the suitability of your current shelter.
2. Your income and ability to pay for a Habitat house.
3. Your willingness to participate as a partner with St. Croix Valley Habitat for Humanity.

Qualified families or individuals can apply for a Habitat house at any time. Call the office for an application or go to our website to print off an application to send in.

www.scvhabitat.org



Looking for an affordable opportunity to buy a simple decent home?

St. Croix Valley Habitat for Humanity Guidelines