

Habitat for Humanity: Building Homes...Building Hope

No Waiting List! We need Families!

Habitat for Humanity of Oshkosh was founded to help Oshkosh families in need realize their dream of home ownership. Families that qualify can partner with Habitat Oshkosh to realize that dream. Surprisingly enough we do not have a long waiting list of families and are currently accepting applications for homes that will be built *this year*. The criteria for qualifying for this program are listed below. We are asking you to pass this information on to your work place, neighbors, anyone that you think might have a need or know of someone that has a need for this program. We serve people who live or work in Oshkosh who meet three basic criteria:

NEED: Must currently live in housing that is overcrowded, structurally unsound, or have health concerns.

ABILITY TO PAY: Household income must fall between 30% to 50% of the area's median income. Debt-to-income ratio shall not exceed 40% of household income. Steady source of income so mortgage can be paid – this is an interest free mortgage with low payments. Reasonable credit history; credit report shows debts are being paid down with few delinquent payments.

WILLINGNESS TO PARTNER: 250 sweat equity (volunteer) hours per adult in the household, with a maximum of 500 hours per household.

This program is a hand up, not a hand out. We partner with a family, working with them to build their home, making sure they can afford the payments, educating them on how to budget their money and sharing in their joy as their new house is completed.

To start the process of applying to this program, all you need to do is call the Habitat Oshkosh office at (920) 235-3535.