

Habitat for Humanity to hold homeowner orientation October 6

Written by

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Reader Submitted

Habitat for Humanity of Oshkosh will be holding a **family** selection orientation on Thursday, October 6th at 6 pm at the ReStore. At the orientation, participants will learn how the Habitat homeowner program works, detailed information about eligibility and how to apply for the program.

Qualified families must meet three basic criteria:

NEED: Must currently **live** in housing that is overcrowded, structurally unsound, or have health concerns. Being turned down by a conventional lender also qualifies as need.

ABILITY TO PAY: Household income must fall between 30% to 50% of the areas median income. To see these exact numbers, please visit habitatoshkosh.org. 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; **creditreport**

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.

Habitat for Humanity of **Oshkosh** will be holding a family selection orientation on October 6th at 6 pm at the ReStore, located at 1640 S. Koeller St. Please RSVP by October 5th by calling the Habitat Oshkosh office at (920) 235-3535.

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