

Habitat for Humanity still in need of families for this build season

Written by

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Reader Submitted

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Habitat for Humanity of Oshkosh will be holding a **family** selection orientation on Thursday, August 4th at 6 pm at the ReStore. Anyone interested in applying for a Habitat home or interested in learning more about the process should attend. At the meeting we will be discussing how to apply, eligibility and what the program involves.

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 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; 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

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completed.

Habitat for Humanity of **Oshkosh** will be holding a family selection orientation on August 4th at 6 pm at the ReStore, located at 1640 S. Koeller St. Please RSVP by August 1st by calling the Habitat Oshkosh office at (920) 235-3535.

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