



APPLYING FOR A HABITAT HOME:

Florence Habitat for Humanity is a Christian organization based on the belief that everyone should have a simple, decent and affordable place to live. Founders Millard and Linda Fuller believed that Christ calls us to action to help our neighbors. The Habitat for Humanity concept centers on those in need of adequate shelter working side by side with volunteers to build simple, decent houses. The houses are built at no profit and no interest is charged. Building costs are financed by homeowners' house payments, donations, fundraisers and grants.

A core belief of Habitat is that we are an organization that lends a "hand up" and not a "hand out". This is evident through monthly homeowner payments and 500 hours of "sweat equity" in building their home.

When is the time right to apply for Habitat:

If you can answer YES to all these questions, then you should consider applying for Habitat!

- ◇ Are you ready to make a commitment to live in the same home? (It's easy to move when you rent, but when you own a house, moving is much more complicated!)
- ◇ Are you ready to make your mortgage payment, on time, every month? All mortgage companies, including Habitat for Humanity, will foreclose on homeowners that become delinquent in their payments.
- ◇ Are you able to save up approximately \$4,000 before moving into your home? That includes approximately \$500 for homeowners insurance and \$500 for setting up your utilities.
- ◇ Are you ready and able to budget for ALL expenses of homeownership, including but not limited to water, electricity, garbage, property taxes, homeowners insurance and maintenance?
- ◇ Are you willing to fix a broken toilet yourself or to spend money to hire a plumber when it breaks
- ◇ Are you willing to spend the time it takes to keep the house in good condition (painting, doing repairs, yard work, shoveling, cleaning, etc.)?
- ◇ Are you ready to learn the skills necessary to do maintenance on your own home?
- ◇ Are you willing to keep the lawn mowed (including maintaining a lawnmower) and weeds removed from the yard?
- ◇ Are you willing to spend time getting to know your neighbors, since good relationships with neighbors are the start of healthy, strong communities?

When the time is **NOT** right to apply for a Habitat Home:

- ◇ If you need a "quick fix" for housing or things aren't quite stable in your life
- ◇ If you're in the foreclosure process. Before applying for a Habitat Home the foreclosure needs to be final and you're no longer living in that home.
- ◇ If you're in the divorce process. The divorce process needs to be finalized before being considered for Habitat.

Basic qualifications:

1. Need for Housing
2. Ability to Pay
3. Willingness to Partner with Florence Habitat for Humanity

Additionally,

1. Must currently live or work in the Siuslaw Fire District and have lived or worked here for one year
2. All household members must be legal residents of the United States
3. Household income should be less than 80% of the current Lane county median income

If you're ready for homeownership and are ready to partner with Habitat - contact us!

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