

Habitat for Humanity

Lower Wisconsin River Affiliate

The Lower Wisconsin River Habitat for Humanity (LWRHFH) staff and volunteers build simple, decent, affordable homes in partnership with low-income families who want to become homeowners. Each partner family participates in the building process and purchases the completed home from LWRHFH, at cost, with a no-interest mortgage from LWRHFH. In turn, LWRHFH uses the mortgage payments from finished homes to fund additional construction. LWRHFH has built more than a dozen homes in Iowa County and continues to build at the rate of one or two houses per summer.

ELIGIBILITY

Am I Eligible? LWRHFH doesn't discriminate based on race, creed, age, marital status, or disability. You and your family may be eligible for consideration if:

- You have lived in Iowa County or a bordering community for at least one year immediately preceding your application;
- Your income is less than 50% of the median in Iowa County;
- You are presently housed in quarters that are unsafe, too crowded or too costly;
- You have been (or would be) rejected for a home mortgage by a conventional lending institution;
- Depending on the number of adults in your immediate family, you and your relatives and friends can work a total of 300 to 500 hours on your Habitat home;
- You can make a down payment of \$750; and
- You would be able to repay the no-interest loan on your home.

BENEFITS

What Are The Benefits Of Building A Habitat Home?

- You and your family can learn new skills during the construction process and take pride in helping to build your home with your own hands.
- You and your family will have permanent, safe and affordable shelter.
- Your mortgage payments may increase the value of your home ownership, and you may reap long-range financial benefits.

APPLICATION

LWRHFH solicits applications periodically, usually during a two- or three-month period each year. To get more information, call 608-935-5386 or write to Lower Wisconsin River Habitat for Humanity, P.O. Box 35, Dodgeville, WI 53533-0035 or visit www.habitat.org