

Habitat for Humanity's Mission Vision and Statement.

"A world where every one has a decent place to live."

HABITAT FOR HUMANITY WORKS IN PARTNERSHIP WITH GOD AND PEOPLE EVERYWHERE, FROM ALL WALKS OF LIFE, TO DEVELOP COMMUNITIES WITH PEOPLE IN NEED BY BUILDING AND RENOVATING HOUSES SO THAT THERE ARE DECENT COMMUNITIES IN WHICH EVERY PERSON CAN EXPERIENCE GOD'S LOVE AND CAN LIVE AND GROW INTO ALL THAT GOD INTENDS.



Example of one of our houses.

How can you help Habitat for Humanity?

Ways to Help Habitat for Humanity Freeborn/Mower

- Donate Money Amount \$ _____
- Volunteer Your Time
- Would like to receive our newsletter

How do you become a member of Habitat for Humanity Freeborn/Mower?

Anyone who contributes to Habitat for Humanity Freeborn/Mower is automatically a voting member. Any organization which contributes can name an individual as a voting member. We invite everyone to join our partnership effort to build decent homes and a better Freeborn/Mower County community

_____ Name

_____ Address

_____ E-mail Address

_____ Phone

"If a rich person sees his brother in need, yet closes his heart against his brother, how can he claim that he loves God? My children, our love should not be just words and talk; it must be true love, which shows itself in action."



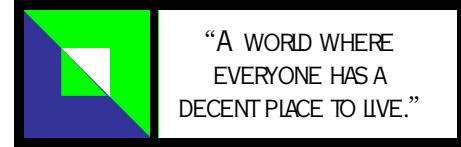
PO BOX 28
AUSTIN MN 55912
OFFICE LOCATION:
800 7TH STREET NE, AUSTIN, MN

PHONE: 507-433-1349 OR 1-800-300-1349

FAX: 507-434-7661

EMAIL: HABITM@SMIG.NET

WEB SITE: WWW.SMIG.NET/HABITM C



Habitat for Humanity Freeborn/Mower



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TEL: 507-433-1349 OR 1-800-300-1349

What is Habitat for Humanity Freeborn/Mower?

WE BUILD AND RENOVATE SIMPLE, DECENT HOMES WHICH THE WORKING POOR CAN AFFORD TO BUY. WE ARE AN EQUAL OPPORTUNITY CHRISTIAN ORGANIZATION AFFILIATED WITH HABITAT FOR HUMANITY INTERNATIONAL. WE DO NOT "GIVE AWAY" HOUSES. FAMILIES WHO QUALIFY PAY



This is a picture of part of a typical kitchen in our houses

BACK THE PURCHASE PRICE OVER APPROXIMATELY 20 YEARS WITH NO INTEREST.

Frequently Asked Questions

How are we funded?

WE RAISE MONEY FOR OUR REVOLVING FUND FROM INDIVIDUALS, CHURCHES, CORPORATIONS, AND OTHER ORGANIZATIONS. THIS MONEY, TOGETHER WITH DONATED MATERIAL, IS USED TO BUILD HOMES.

Who gets these homes?

OUR FAMILY SELECTION COMMITTEE SCREENS APPLICANTS AND RECOMMENDS A FAMILY BASED ON NEED, FINANCIAL RESPONSIBILITY, INABILITY TO OBTAIN CONVENTIONAL HOME FINANCING, WILLINGNESS TO CONTRIBUTE "SWEAT EQUITY" AND TO BECOME A "PARTNER" IN HABITAT.

What is "sweat equity"?

EVERY FAMILY IS EXPECTED TO CONTRIBUTE 250 TO 450 HOURS OF THEIR OWN LABOR INTO BUILDING THEIR HOME, OR ASSIST IN THE BUILDING OF ADDITIONAL HOMES AS A HABITAT PARTNER.

How is a price set on the homes?

EACH HOME IS APPRAISED FOR ITS FAIR MARKET VALUE. THE PRICE THE FAMILY PAYS IS DISCOUNTED APPROXIMATELY 1/3 FROM MARKET VALUE.

How do we know the family will take proper care of the home?

THE FAMILY HAS SIGNIFICANT INVESTMENT OF THEIR OWN TIME IN THE HOME, WHICH ENCOURAGES PRIDE OF OWNERSHIP. OUR FAMILY SUPPORT COMMITTEE STAYS IN CONTACT WITH THE FAMILY THROUGHOUT THEIR CONTRACT. THIS CONTACT INCLUDES INSURING THAT THE FAMILY IS KNOWLEDGEABLE ABOUT THE RESPONSIBILITIES OF HOME OWNERSHIP AND THEIR PARTNERSHIP WITH HABITAT.

What if the family stops making payments?

HABITAT WILL WORK WITH THE FAMILY THROUGH THE FAMILY SUPPORT COMMITTEE TO RESOLVE WHATEVER PROBLEMS EMOTIONAL, FINANCIAL, PERSONAL ARE PREVENTING THEM FROM MAKING THE PAYMENTS. WE WILL ALWAYS "GO THE EXTRA MILE" WITH ANY GOOD FAITH EFFORT. IF ALLEISE FAILS, WE WILL REPOSSESS THE HOUSE AND MAKE IT AVAILABLE TO ANOTHER FAMILY IN NEED.

How can you help?

BY CONTRIBUTING YOUR TIME, MONEY, MATERIAL OR SERVICE. ENCOURAGE YOUR CHURCH, CLUB OR BUSINESS TO ASSIST HABITAT. SOME CONGREGATIONS BECOME "COVENANT CHURCHES" BY MAKING HABITAT FOR HUMANITY PART OF THEIR ANNUAL BUDGET.

Is my contribution tax deductible?

YES. WE ARE INCORPORATED AS A TAX EXEMPT, NON-PROFIT ORGANIZATION AND ALL CONTRIBUTIONS ARE TAX DEDUCTIBLE.

How is Habitat for Humanity Freeborn/Mower organized?

THE ANNUAL MEETING ELECTS MEMBERS TO THE BOARD OF DIRECTORS. THE DIRECTORS DETERMINE POLICY AND APPOINT MEMBERS OF THE VARIOUS COMMITTEES: FUND DEVELOPMENT, PUBLIC RELATIONS, SITE SELECTION, FAMILY SELECTION, BUILDING, AND FAMILY SUPPORT.

THE BY-LAWS ASSURE BALANCE BY REQUIRING THAT NO MORE THAN 7 OF THE 13 DIRECTORS CAN BE RESIDENTS OF ONE COUNTY; NO MORE THAN TWO CAN BE MEMBERS OF ONE CHURCH CONGREGATION; AND IF THE PRESIDENT IS FROM ONE COUNTY, THE VICE PRESIDENT MUST BE FROM THE OTHER COUNTY.

Home Application Income Guidelines

The below figures are for gross income per month. Your income must fall between the lowest and highest income.

Family Size	Lowest monthly income	Highest monthly income
1	828	1654
2	946	1892
3	1063	2363
4	1181	2363
5	1275	2550
6	1371	2742
7	1465	2929
8	1558	3117



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