

## How to Donate—

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As a non-profit volunteer organization, your monetary donations are a vital part of helping us to carry out our mission of building affordable housing for qualifying families. No donation is too big or too small!

We appreciate your ongoing financial support.

Please send your tax deductible contributions to:

**Wisconsin Rapids Area Habitat for Humanity**

**PO Box 1134**

**Wisconsin Rapids, WI 54495-1134**

Name:

Address:

Email:

Amount Enclosed:

**Thank you for your support!**



## Volunteering—

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When you volunteer to help build a Habitat for Humanity house, it obviously benefits a family in need and the community in general. What many don't realize is that it also benefits the volunteer! Here's how:

- Develop new skills
- Make new friends
- Feel healthier and happier
- Grow mentally and emotionally
- Belong to something important
- Strengthen family bonds and values
- Create positive feelings
- Looks good on a résumé (by the way)

One person can make a difference. YOU can be that person; and, when you help make your community a better place for someone else, it's a better place for you, also!

### **Wisconsin Rapids Area Habitat for Humanity**

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P.O. Box 1134

Wisconsin Rapids, WI 54495—1134

Email: [webmaster@wrahfh.org](mailto:webmaster@wrahfh.org)

Website: [wrahfh.org](http://wrahfh.org)

Phone: 715-422-1925

Brochure revised July 2020

## Wisconsin Rapids Area Habitat for Humanity

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### Mission Statement:

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.



*A hand up - not a hand out.*



## Who We Are —

Wisconsin Rapids Area Habitat for Humanity was formed in 1992 through the initiative of a Chamber of Commerce Community Leadership class. The leadership members aligned their mission with that of the non-profit Habitat for Humanity International: to seek to build affordable housing for families who meet the qualifications for this type of housing.

To date, Wisconsin Rapids Area Habitat for Humanity (WRAHFH) has successfully partnered with seventeen families to provide them with the opportunity to become homeowners. The partner families are those who have been previously ineligible for conventional loans.

## How to Apply—

The application process is as follows:

- Every family must complete an application for home ownership.
- Any questions about the application should be directed to a WRAHFH board member at 715-422-1808 or 715-422-1925.
- The application is reviewed by an established Selection Committee who personally meets with and interviews prospective homeowners.
- A criminal background check of family members is required.
- Selection takes place only as land, funds, and materials for building the house are available.
- The house is sold to the homeowner at no profit, and no interest is charged over the term of the mortgage.
- Each adult family member is required to provide 250 hours of labor toward building a WRAHFH house. This “sweat equity” helps build ownership in the house.

Once selected, adult family members must agree to attend financial counseling, arranged and paid for by WRAHFH.



## Applicant Qualifications—

### Current Living Conditions

This is not limited to, but may include unsafe structural conditions, plumbing, heating, overcrowding, etc. of rental property.

### Financial Need

The applicant may not be eligible for a conventional mortgage through a private lending institution, but eligible through WRAHFH.

### Income

The applicant must have a steady income to make monthly mortgage and escrow payments. The maximum yearly family income ranges from \$29,450 for a family of two to \$48,600 for a family of eight.

### Personal Traits

The applicant must demonstrate dependability, responsibility, care and concern for the maintenance of a home, and the ability to work well with others.

### Criminal Activity

An applicant convicted of a drug offense within the last 4 years may not be eligible. A convicted sexual offender or a parole violator is not eligible.

### Residency

The applicant must be a legal resident of the U.S. and preferably a resident of the Wisconsin Rapids area for a minimum of two years.