

It all begins at home;

Habitat for Humanity seeks applications in Mountain View County

With official status obtained, Habitat for Humanity Mountain View County is officially looking for its first family to partner with in the construction of a home.

*by Carla Victor
Olds Albertian*

A Cremona lot, donated by the Cremona United Church, will be the site for the first ever Habitat for Humanity home in Mountain View County.

"Now we have reached this milestone we are ready to race into production," said volunteer Laurie Miller.

The selection of a family to partner in the building of the home is the next step.

Eligible families must have lived in Mountain View County, or one of its urban centres, for at least one year.

Families must be in a low-income bracket to apply. They must be able to demonstrate a need for this type of housing, and prove their dedication to making it work.

A five page applications is available in all town offices and Neighbourhood Places within Mountain View County.

The applica-
tion

will evaluate the families current housing and financial situation. The applicant must provide current debt and asset information.

"Everything a standard mortgage would ask for," said Miller. The difference would be this family won't need a down payment and because the land the home will be built on is donated the price of the home is affordable.

"The family has to pay back a long-term no-interest mortgage. Because there is no down payment we are reaching out to families who could not normally qualify for a conventional mortgage."

Miller estimates a home in this county will be able to be built for about \$60,000.

Families must demonstrate a willingness to partner with Habitat for Humanity.

The family's side of the partnership will be to give 500 sweat-equity hours, Habitat's obligation is to work with the family in their commitment to own a home.

"Families (who never thought they would own their own home) aren't usually familiar with the concept of home ownership," Miller said. She explained that part of Habitat for Humanity's obligation is to work with the family for a year, slowly backing off during that time.

"We talk about the ongoing cost of maintenance they might not have thought about. We talk about the concept of being good neighbours and maintaining property to the standards of their community. All the things they may not have thought about because they have always

been in rental situations."

Miller cautions families not to be discouraged by their lack of home building experience.

"You don't don't have to be able to swing a hammer to apply.

"A lot of people feel they are not capable of building a home. We tailor the sweat-equity hours to the selected families chosen. For example, if we need to consider people with disabilities or single mothers we can arrange for volunteer hours in food banks, cooking for the crew building the house, or volunteering with any local charity," said Miller.

Get involved

Volunteers are needed to build the house.

"We need everybody!" If you would like to sit on a committee, volunteer to build or donate materials call 507-7994.

Habitat is working towards building in every community in Mountain View County. Lot donations will determine where the next home is built.

Habitat for Humanity is a non-profit, ecumenical Christian housing ministry.

Through volunteer labour and donations of money and materials, Habitat builds simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans.

"We operate on the firm belief that owning a home instills pride and dignity. Increased financial stability helps improve behaviour of children who are happier and healthier when their is less stress at home."

