

Habitat For Humanity making dreams come true

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In today's society with escalating energy and housing costs it seems for some families trying to get enough money in the bank to purchase their own house just seems like a distant dream which will never really ever be feasible.

That was maybe the reality, until Habitat for Humanity, established their sixty-first affiliate right here in Mountain View County - and plans are in the making for the first ever home to be built locally in Cremona.

Habitat for Humanity was established to help families build their own homes. The construction of a Habitat home is a co-operate effort involving the families, community sponsors, various volunteers, partner families, and professional tradesmen.

"Habitat provides low income families that wouldn't normally qualify for a conventional mortgage the opportunity to own their own homes," explained Laurie Miller, one of the many local volunteers involved in the local County chapter.

The family which is selected will be required to assist in the construction of the home, and if they aren't able - due to medical reasons - to assist with manual labor, then there are other things that they can do which will assist in the building Miller explained.

For the past three years the local Habitat chapter has been fundraising, and that money will be put towards the group's first build which will be happening in Cremona.

The money which was raised, and will be raised, is put into a fund which will be used to build the home for the

family.

Aside from monetary donations, Habitat for Humanity, accepts donations of labor, land, and building products.

Habitat for Humanity doesn't give "free" hand outs, because once the house is completed the family which moves into the home is contracted to a no interest mortgage and they must make monthly payments to the local chapter.

"The family's mortgage payments then go back into the fund, which then allows more homes to be built," Miller said.

Once the family has moved into their new home Habitat works with the family to help them establish a good budget, and ensure that they can manage everything on their own.

"We work with the family for about a year when at that time we back out, and our only tie to them after that time is paying us the monthly mortgage payments," Miller explained.

The Cremona United Church has donated the first lot of land which Habitat will be constructing their first home on.

How to apply?

Families from anywhere within Mountain View County, who have lived here at least one year, are eligible to toss their name in to become the 'selected family' chosen for this project.

So, this means if you live anywhere within the County, which includes in any of the following communities; Didsbury, Olds, Cremona,



Raffle tickets are currently on sale for this playhouse. The funds raised will be put towards the first Habitat for Humanity house which will be built in Cremona.

Sundre or Carstairs - you can apply, if you fit the other criteria.

Applications, which are available at all Town offices and neighbourhood places, are due April 1.

The family selection committee will then take the month of April to review all applications, and Miller says that by May 1 Habitat for Humanity hopes to have a family selected.

"We want to have a family selected by May 1 in order for us to forge into the building process by July 1," Miller said.

The family will actually be involved in the design and construction of the house, Miller explained, just in case there is anything special that needs to be constructed if any family members have disabilities.

"It is expected that the family can move into the house by November 1."

Study proves success

Miller says that studies

have proved that once a family has moved into a 'Habitat for Humanity' home that the families lives usually improve dramatically.

"There is less stress in the families lives and usually the children's lives improve, and the family regains their pride and dignity that they feel they might have lost before," Miller said. "Also, 46 per cent of (Habitat) home-owners change jobs, once they have moved into their new home, and find a better job."

Habitat for Humanity first came into Canada in 1985, and according to 2001 figures there were 500 homes built across Canada by Habitat for Humanity.

2001 stats also show that Habitat for Humanity has 150,000 affiliates in 70 different countries around the globe.

For more information on the local chapter, visit <<http://www.mountain-viewhabitat.ca>>