



Need a better home?

Tired of renting?

Check out Habitat for Humanity!

The Chillicothe Area Habitat for Humanity will have an orientation meeting on **Monday, October 2, 2017 at 6:30 p.m.**, at Farmer Electric Cooperative, 201 W. Business Highway 36, in Chillicothe, MO. (Access is the double doors on the east side of the building across from MFA). Interested Livingston County residents **must** attend this meeting to be considered for the newest Habitat home.

Who's eligible? Livingston County residents who demonstrate need and income by completing an application. The selected family will partner with Habitat to build their home and then take responsibility for paying for it and taking care of it. (See the reverse of this flyer for more information.) We hope to see you there!

 **Habitat for Humanity**[®]
Chillicothe Area Habitat for Humanity

PO Box 913, Chillicothe, MO 64601 •
www.habitatchillicothe.org

Please read the following for more information on the local Habitat for Humanity chapter. We've already helped 15 families become new homeowners. Anyone interested in applying should attend our next family selection meeting on **Monday, October 2, 2017, 6:30 p.m.** at Farmer Electric Cooperative, 201 W. Business Highway 36, Chillicothe, MO.

Q. Who can get a Habitat home?

- Currently living in poor/inadequate housing
- Able to make affordable monthly mortgage payments.
- Provide 250 hours of "sweat equity" to build your house (mowing, hammering, cooking or other volunteer work)

Q. What is sweat equity?

Work that the homeowner contributes to building their own home or helping with another Habitat family's home.

Q. What if I have bad credit?

The applicant's *current* ability to pay and track record of paying bills are considered more strongly than a person's credit score.

Q. What if my family is very small?

That's OK; Habitat families are chosen based on overall need and ability to pay. It all depends on who applies this year.

Q. Are Habitat homes free?

No, but the interest on the mortgage is currently at 0%, thanks to generous supporters. The selected family makes payments on a 20-year mortgage for their home.

Q. What is Habitat?

Habitat for Humanity is a worldwide, ecumenical ministry of Christians whose goal is to provide decent and affordable homes to those in need. See www.habitatchillicothe.org or www.habitat.org for more information.

Q. What if I have a record?

That will not keep you out of consideration for a Habitat home ... but *lying* about it will exclude you. Just be honest on the application.

Q. What's the application form like?

The application is pretty detailed and needs to be completed entirely with supporting paperwork in order to be considered. Information requested includes: contact information, rent history, outstanding bills, income, family members, references, criminal record, etc. Habitat Board members will be available to help with the application.

Q. How long do I have to complete the application?

The completed application, with supporting paperwork, must be returned by the date announced at the meeting to one of the Family Selection Committee members. The local Habitat for Humanity expects to select a family by **the end of October or first of November.**

Q. Do I have to come to the meeting to get an application?

YES; a member of the family being considered **must** attend the meeting to get an application.