

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

I own my own home and have home owner's insurance.

My family's income is below the income limits listed inside this brochure, for my family size and location.

I understand that I will have a loan to cover the cost of materials needed for the repair work, and will need to make monthly payments to Habitat for this loan.

I understand that sweat equity hours are required and vary due to the amount of the loan.

I would like to apply for a Habitat for Humanity repair project. Please call me.

Description of needed repairs:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please return this form to the Habitat office, either by mail or in person, or call the office at (906) 779-5377.

### What is Habitat for Humanity?

We are a faith based Christian nonprofit housing ministry. We believe in helping our neighbor by giving a hand up... not a hand out. There are three components to Habitat for Humanity—partner families, volunteers, and donors. All three are needed to successfully accomplish our goal of eliminating substandard housing in our community. We offer three programs—home ownership, home repair, and the Habitat ReStore.

### Our Story

Locally, the Menominee River Affiliate has housed 48 families since our beginning in 1994. Our homes are built to Energy Star standards, which results in lower utility bills for our families. We also build to green building standards. Three of our recent homes were rehabs of donated houses.

Partner families purchase their home with an affordable mortgage. The money from the mortgage payments is used by the affiliate to construct or renovate additional affordable housing as well as in our neighborhood revitalization program. We are audited annually.

Habitat for Humanity Menominee River  
PO Box 398, Iron Mountain, MI 49801  
113 S. Milwaukee Ave, Kingsford, MI 49802  
(906) 779-5377  
hfh@habitatmr.com  
www.habitatmr.com



Office Hours  
Monday—Friday  
8 a.m. to noon

# HABITAT FOR HUMANITY MENOMINEE RIVER

*building communities  
where everyone  
has a place to live*



## Owner Occupied Repair Program



# What are the Owner Occupied Repair Programs?

Habitat for Humanity is working in partnership with cities, businesses, and many volunteers to improve neighborhoods and provide decent housing for families.

## A Brush with Kindness (ABWK)

The ABWK program helps low income families maintain the exterior of their home. Using volunteers and donations from Valspar, families can receive help painting the exterior of their home. Patching and other small repairs to maintain the home's exterior are also part of this program.

## Minor Home Repair

Our Minor Home Repair program gives interest free loans to low income home owners to help them make repairs to their home. Usually less than \$2,500, these affordable loans can be used to make any repair that makes the home more energy efficient or livable, such as a wheelchair ramp. The labor is donated by the family or volunteers.

## Critical Home Repair

Our Critical Home Repair program offers interest free loans to eligible families to make critical and essential repairs to their home.

This includes: roof repair or replacement, septic systems, weatherization, home access repairs, window upgrades, water heater, and/or heating and cooling replacement.



## How Can I Become a Partner Family?

Either call the Habitat office at (906) 779-5377 or fill out the questionnaire on the back of this brochure and send to the Habitat office. We will send you an application.

Once the Habitat office receives your application and supporting documents, we will send someone to meet with you and determine the Scope of Work (SOW).

After the SOW is completed, Habitat will work with you to determine the timing on your project.

All families must be below the income limits for their respective county to qualify for these programs.

## How Can I Help?

### Volunteer

None of these programs work without your help. Volunteer opportunities include assisting with any of our programs, or helping behind the scenes on a committee. Call us at (906) 779-5377, email [hfh@habitatmr.com](mailto:hfh@habitatmr.com), or stop by the office.

We welcome groups of all sizes as well as individuals. Please contact Habitat if you or your group (church, social, family, work) want to help our community.

### Donations

We welcome all donations to the improvement of our neighborhoods whether monetary, materials, or professional services.

Habitat for Humanity is a 501c(3) non-profit organization. Your donations are tax deductible as allowed by law.

Family Income Limits

FAMILY SIZE	DICKINSON COUNTY	IRON COUNTY
1	\$25,680	\$25,680
2	\$29,340	\$29,340
3	\$33,000	\$33,000
4	\$36,660	\$36,660
5	\$39,600	\$39,600
6	\$42,540	\$42,540