

Habitat for Humanity accepting applications

MASON CITY — Habitat for Humanity North Central Iowa is accepting applications from low income families in the six-county area who would like to become homeowners. Construction for these homes will begin in 2009.

To be selected as a partner family, the applicant must meet three guidelines: They must have a need, be willing to partner with Habitat and have the ability to pay. Need is defined as a family living in a home with structural or service inadequacies, living in overcrowded conditions, or being financially burdened in comparison with their monthly income. Willingness to partner is defined as working with Habitat on the construction of theirs and others' homes. Each member of the family 18 years or older will be expected to complete 250 hours of "sweat equity" before the completion of their home. The final criteria is that each family must have an income that falls between 30 percent and 60 percent of the median income for our service area — a family of four would need to make between \$16,350 and \$43,600. Each family will purchase the home from Habitat with a no interest loan.

Families who are renting or sharing living space are encouraged to apply. This would include renters who were victims of the recent flooding. Habitat is not able to rebuild on property presently owned by individuals but damaged by the flood.

Habitat is looking to construct one home in Belmond, two in Mason City and one other in a location to be determined. Applicants from all communities in our service area will be considered. To request an application or to make a donation to support these builds, call Habitat for Humanity North Central Iowa, at 641-424-8978.

Habitat for Humanity is a not-for-profit ecumenical, Christian housing ministry that utilizes volunteer labor and donations to build simple, decent, affordable houses for families who would otherwise be unable to afford home ownership.