

All applicants are considered without regard to race, color, religion, sex, handicap, familial status or national origin.

Saginaw Habitat for Humanity has been building homes since 1987. As of November 1, 2007 Saginaw Habitat has built or renovated 144 simple, decent homes with partner families and thousands of volunteers, with another home currently under construction.

In Habitat for Humanity, building relationships and communities is as important as building homes. One key reason Habitat has been so successful is the nurturing that is provided to partner families, even after construction is complete. By working together as partners, we all become aware of our common heritage as God's children.

*Unless the Lord
builds the house,
Its builders labor
in vain.*

--PSALM 127:1

Saginaw Habitat for Humanity is a community-based organization that is part of Habitat for Humanity International, a worldwide nonprofit Christian housing ministry.

Habitat is not a give-away program. Partner families, put many hours of their own labor, known as sweat-equity, into their houses. They then repay any loan from Habitat for materials and fees at no profit to Habitat, financed with an affordable, no-interest loan.

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For more information on
Saginaw Habitat for Humanity,
call (989) 753-5200

www.saginawhfh.org



Home Repair Program

Building houses.
Building lives.
Building community.

How do I know if I qualify for home repair assistance from Saginaw Habitat for Humanity?

You live in a house ...

- that you own.
- that needs significant repairs.
- that is in generally sound condition.
- that is current on property taxes.
- that has current homeowner's insurance.

Your family ...

- is willing to pay for materials and fees.
- earns enough money to repay a 5-year, zero-interest loan, if required.
- has lived in this house for at least five years.

You and your family ...

- are willing to work with other volunteers on your home.
- **have a steady income that falls within these ranges:**

Number in family	Minimum Yearly Income	Maximum Yearly Income
1	\$11,700	\$23,400
2	\$13,400	\$26,800
3	\$15,050	\$30,100
4	\$16,750	\$33,500
5	\$18,100	\$36,200
6	\$19,400	\$38,800
7	\$20,750	\$41,250
8	\$22,100	\$44,200

For additional information or an appointment with our Family Support team, call 753-5200, ext. 22

For every house is built by someone, but God is the builder of everything.

-- HEBREWS 3:4