



Building homes, communities and hope

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The need for affordable housing in Sheboygan County:

- Approximately 39% of working families in Sheboygan County with income above the federal poverty line still struggle due to low wages and high costs of living
- 30% of housing is renter occupied and 40% of those renters are cost-burdened
- There is a 1 - 2 1/2 year wait for subsidized housing in Sheboygan County

Sources: USA Today [2017], U.S. Census [2013- 2017], Sheboygan Housing Authority [2019]

Habitat for Humanity knows that a decent, affordable place to live can create a situation where homeowners have more financial stability, allowing them to invest in education, pursue opportunity and build savings.

Families are considered cost-burdened when they pay more than 30 percent of their income for housing. Cost burden makes it difficult to afford necessities such as food, transportation, education and medical care, and when families cannot afford necessities, it is also very difficult to plan for the future.

Affordable homeownership provides stability and builds equity for families, helping them rise up and out of poverty.



Why affordable housing matters



Habitat provides housing solutions

Habitat for Humanity Lakeside is a leader in providing permanent housing solutions for low to moderate income individuals and families in Sheboygan County.

- *For individuals and families interested in becoming homeowners:* Habitat's Home Buyer Program
- *For current homeowners needing critical home preservation and repair help:* Habitat's Home Repair and Rock the Block Programs
- *For vulnerable neighborhoods - those with decreasing property values and homeownership rates or crime, sanitation or lighting issues:* Rock the Block and Neighborhood Revitalization
- *For the entire community:* Habitat ReStore

The Details:

	Cost	Repayment	Sweat-equity
Home Buyer Program	Average home costs approximately \$110,000 to build.	<ul style="list-style-type: none"> • Home is priced for sale at fair market value • Habitat provides affordable financing • Payment is 23% of gross monthly income with a 20-30 year mortgage • Balance (if any) is a forgivable 2nd mortgage 	Families invest 250-500 hours working on their own home, other Habitat homes, in the office and ReStore and through homeowner education.
Home Repair Program	Project costs will not exceed \$15,000. Typical work includes: roof, windows, siding, code violations.	<ul style="list-style-type: none"> • \$100 down payment • Habitat provides affordable financing using a secured loan • Payments based on income, 5-year max term • Balance (if any) is a deferred loan 	Families invest at least 8 hours working on their own project or other Habitat homes.
Rock the Block Program	Project costs will not exceed \$3,000. Those with greater need are referred to the Home Repair Program.	<ul style="list-style-type: none"> • 10% down payment • Habitat provides affordable financing on the balance using a deferred loan that is due when the home is no longer the primary residence 	Families are required to participate in the repairs as they are physically able.

How can you help?

You can help by volunteering, donating or spreading the word about Habitat and the need for affordable housing in our community. You can volunteer on our worksites, at our ReStore, by joining a committee and much more! We accept donations of land, materials and money. You can learn more at www.habitatlakeside.com.

How are your financial contributions spent?

Over 90% of all donations directly support Habitat's programs, services and staff who operate them.

The remaining 10% supports administrative and fundraising functions.

Donate to Habitat for Humanity Lakeside today!