

# Home Ownership IS Possible with Habitat

Through our Home Buyer program, Habitat works with buyers in the low-to-moderate income bracket. We serve as the general contractor for the construction or renovation of the home, and once complete, provide an affordable mortgage. Our successful applicants benefit from receiving simple, decent, and affordable housing, providing stability for families and an opportunity to build wealth.

Buyers make monthly mortgage payments which consist of both a principal payment towards the loan, and an escrow payment to cover homeowner's insurance and property taxes.

Home Buyer applicants must be willing to spend "sweat equity" hours over a period of nine-twelve months helping on the building or renovation of Habitat homes, working in our office or ReStore. They must also complete financial education training, and make a small deposit at closing, in addition to their monthly mortgage payments.

Habitat homes are made affordable through the use of volunteer labor, in-kind partnerships, and the affordable financing model we use.

**SINGLE AND  
TWO-STORY HOMES**

**OPEN CONCEPT  
KITCHEN, DINING  
AND LIVING ROOM**

**BEDROOMS AND  
BATHROOMS ARE  
DETERMINED  
BASED ON YOUR  
HOUSEHOLD SIZE**

As an equal opportunity housing provider, Habitat for Humanity Lakeside provides housing opportunities regardless of race, color, national origin, religion, sex, physical or mental disability, familial status or any other classification protected by applicable federal, state or local law. Our commitment to fair housing provides an opportunity for all people to apply for financing or work through one of our housing programs.

**Income Guidelines  
Last Updated 8.19.21**



**Habitat for Humanity Lakeside**  
[www.habitatlakeside.com](http://www.habitatlakeside.com)  
PO Box 973, Sheboygan, WI 53082  
920.458.3399



# Do you qualify for our home buyer program?

**If you can answer YES to the following questions, you might qualify to purchase a home built or renovated, and financed through Habitat for Humanity’s Home Buyer Program.**

- 1** Have you lived or worked in Sheboygan County for at least 6 months?
- 2** Are you currently in rental housing that isn’t meeting the needs of your family (ie: unaffordable, overcrowded, living with family/friends, other problems)?
- 3** Are you willing to help build or renovate your home alongside volunteers, and complete homeowner education and financial literacy classes?
- 4** Does your annual household income fall within the guidelines in the chart below?

HOUSEHOLD SIZE	MINIMUM ANNUAL INCOME	MAXIMUM ANNUAL INCOME
1	\$35,000	\$41,510
2	\$35,000	\$47,390
3	\$35,000	\$53,340
4	\$35,000	\$59,220
5	\$35,000	\$63,980
6	\$35,000	\$68,740
7	\$36,750	\$73,500
8	\$39,095	\$78,190
9	\$41,590	\$83,179
10	\$44,243	\$88,487

## Want to learn more and apply?

If you would like to learn more about the opportunity to build or renovate and purchase a home with Habitat for Humanity Lakeside please contact our office to be added to our inquiry list.

Call or email **Karina Berdyck**, our Director of Homeowner Services, at **920.458.3399** or **kberdyck@habitatlakeside.com**. We look forward to hearing from you.

Habitat for Humanity Lakeside is part of a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries to build homes, communities, and hope. The main goal is to eliminate substandard housing through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their housing conditions.

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