

## Frequently Asked Questions

### **Q. What Is Habitat for Humanity Northern Lights?**

A. Habitat for Humanity Northern Lights is a home-building ministry serving the Minot area bordered by Ward/Renville to the north, Ward/McLean to the south, Ward/McHenry to the east and State Highway 28 to the west. As a non-profit, non-denominational, Christian housing ministry we help those in need to obtain decent housing by raising the money and materials for houses in the community, coordinating volunteers in building efforts, and then making a no-interest loan to the purchasers for the cost of the house and the land.

### **Q. Why do we need Habitat for Humanity In our community?**

A. Approximately 18,000 of the homes in our community, over 20%, are considered sub-standard by HUD criteria. There are 300 families on the waiting list for subsidized housing units in our area. In contrast to low national percentages for cost burdened low-income households (17%) almost 70% of our households are paying more than 30% of their monthly income on housing-related costs. This means that for 18,000 families, decent affordable housing is still only a dream.

### **Q. How does It work?**

A. HFH Northern Lights raises the money and materials for homes in our community and coordinates volunteers to build the home. Because much of the labor and materials are donated, the house price is kept within reach of the needy family. The new homeowner family receives a no-interest loan for only the lowest wholesale cost of the house and the land.

### **Q. How Is a family chosen for a Habitat home?**

A. Habitat for Humanity, Northern Lights uses several criteria in the selection process. Among things considered is the cost and condition of the family's present housing, the family's financial need, and the family's commitment to working the 400 hours of "sweat equity" required to be invested in their home or another Habitat home.

### **Q. What type of house will be built and what will the price be?**

A. Our house design is basic; following a standard floor plan intended to accommodate the needs of the partner family. They will be well built and designed for low maintenance and operating costs. The price is estimated to be \$45,000 - \$55,000, although that figure may change during construction.

### **Q. Where does the money come from?**

A. Possible funding sources include individuals, churches, corporations, and private foundations. Government funds are used only for setting the stage for the actual building (i.e., land, houses for rehabilitation, infrastructure for streets, utilities and administrative expenses) and only to the extent that there are no "strings attached."

### **Q. How can I help?**

A. You don't need to be able to swing a hammer to help build a home. There are many ways you can help others in our community to find decent affordable housing. There are opportunities to serve on the various committees which coordinate Habitat efforts. With everything from Development to Building to Family Nurturing, there is bound to be at least one place you can share your talents. Of course, it takes money, land and materials to build a home. Your contributions in any of these areas would be invaluable, not to mention tax-deductible. And, at all times, we can use your prayers in support of this ministry. If we can place even one family in decent affordable housing, we have accomplished something worthwhile. How much more can we accomplish if we all work together and place our efforts in God's hands?