Habitat for Humanity offers families shelter

Founded in 1976 by Linda and Millard Fuller, Habitat for Humanity is an ecumenical, Christian housing ministry that seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action. By having needy and affluent people work together in equal partnership, Habitat builds new relationships and a sense of community as well as new housing.

Through volunteer labor, management expertise, and tax-deductible donations of money and materials, Habitat for Humanity builds and rehabilitates homes with the help of the homeowners. Houses are sold at no profit to partner families, and no-interest mortgages are issued over a fixed period. Costs of homes differ relative to location, labor, land and materials. Currently, a Habitat house in the United States costs homeowners

AFFORDABLE HOUSING

an average of \$35,000, is repaid over 7 to 20 years and deposited into a revolving "Fund for Humanity" which supports the construction of more houses.

Habitat is not a givenway program, but it is a joint venture in which those who benefit from the housing ministry are involved in the work at various levels. Each homeowner family is required to invest "sweat equival house, increases the pride of ownership among family members and fosters the development of positive relationships with other persons.

A family selection committee chooses homeowners based on their level of need, their willing-

THIS SATURDAY

SEPTEMBER

ness to become partners in the program, and their ability to repay the loan. Every project fol-lows a nondiscriminatory policy of family selection. Neither race nor religion is a factor in choos-ing the families to receive Habi-tat houses.

Habitat does not accept government money for construction of new houses, rendwatton or repair of existing houses, or the general operating expenses of projects. Habitat does, however, accept funds for the acquisition of streets, utilities, land or old houses needing rehabilitation, provided those funds have no provisions attached which would violate Habitat's principals.

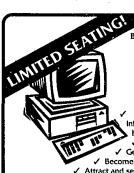
STOCK!

poverty housing in his or her community may contact Habitat for Humanity International headquarters for information. Habitat for Humanity Interna-tional headquarters operates with an administrative staff, assisted by a core group of paid clerical and support people and supplement by long-term volun-teers. Each Habitat for Humane affiliate and sponsored project is

managed by a local volunteer board. There are more than 650 affiliated projects in the United States and more than 100 other projects in 33 countries.

For applications and volunteer information about Habitat for Humanity of North Oakland, write: P. O. Box 94, Clarkston, MI 48347-0094 or call (810) 625-9706.

m A Habitat house in the U.S. costs an average of \$35,000, is repet over 7 to 20 years and deposited into a revolving "Fund for Humanity" which supports the construction of more hous-



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Both Sessions
\$50 WCR members; \$70 non-members

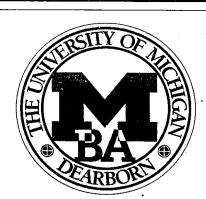
Guest speaker Joeann Fossland, LTG. President, ADvantage Solutions Group Joeann Fossland has been a Realtor and a WCR member since 1983. She recently presented to over 1200 Realtors at the NAR Convention in Atlanta. Also appearing:

Shawn Bice, President of Quality Software Solutions Susan Domis, O & E On-Line! REALnet, a searchable real estate database for Michigan For ticket information, call Randa Volbrecht (810) 375-2400 or Stephanie Bice (810) 375-9330



Observer & Eccentric





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