

PO Box 309 9385 N Straits Highway Cheboygan, MI 49721 231-597-4663 (O) 231-597-9463 (R) 231-597-0496 (F)

Dear Prospective Volunteer,

First I must say thank you for your interest in Cheboygan County Habitat for Humanity. We are an incredibly unique organization that was founded on the concept of "partnership housing". Where Program Partners going through our housing programs partner with us for the opportunity of a hand up, not a handout. Where Program Partners put in sweat equity towards building and repairing homes for those in our housing program. Where an affordable mortgage or loan is paid back into our "Funds for Humanity" which is a revolving fund for building and repairing more homes throughout Cheboygan County.

I still remember the very first Habitat for Humanity home build I participated in. I was a volunteer getting ready to embark on my 10+ year career with Habitat for Humanity in Michigan. We were rehabbing a home for a single mother with 2 young daughters. I was so nervous for my first volunteer day, as I had never stepped foot on a construction site to do any construction work before. I didn't have to worry though. The staff and site supervisors were working along side all of us volunteers and the future homeowner. From tearing down drywall to demolition of a concrete from porch... we did it all that weekend. It was some of the most rewarding times of my life as a volunteer, but for me it turned into my career after that weekend.

I will never forget Rosie and her daughters. Watching them grow in a home that was safe, decent and affordable is something I will cherish forever. Rosie's oldest just started college and her youngest just turned 16. Rosie was free to focus on her family because she wasn't constantly worrying about paying excessive rent or having unsafe living conditions. Through shelter, we empower. Through shelter, we provide strength, stability, and self-reliance. The impact of affordable housing and all that Rosie learned will last for generations to come.

Not every Program Partner comes to us from adequate shelter. Many folks applying to our program are living in homes that are in disrepair and the rent is over 50% of their income. When folks are in those situations, they are making impossible choices daily. Do I go to work or stay home with my kids because I can't afford to work and pay for daycare? Do I pay my car payment or put food on the table? Do I pay my rent or catch up my utility bill? No individual or family should ever have to make these impossible choices. Breaking the cycle of poverty is something we say will last for generations to come and that is why we do the work we do here at Habitat.

Volunteering with Habitat is truly rewarding work, like it is with any other community non-profit. If you have a passion for empowering others through a hand up, not a handout, then Cheboygan County Habitat for Humanity is the place for you. I hope you consider joining our organization in some capacity, we would be lucky to have you!

Sincerely,

Mandy Martin

Mandy Martin
Executive Director



Board of Directors

2023 APPLICATION FOR BOARD MEMBERSHIP

Name:	Email:	·
Phone Contact(s) Work/Home:	Cell:	
Preferred form(s) of contact:	work/home phone cell	text email
Preferred Mailing Address:		County:
Employer/Corporation:		Γitle:
Date of Birth:	Gender: Ethnicity/I	Race (optional):
Please tell us about your profes	sional background:	
Please list other association affi	liations or board memberships:	
What skills could you bring to	this Habitat Affiliate?	
 Nonprofit Management Finance/Accounting Fund Raising Human Resources Public Relations Legal Pastor, Priest, Minister 	 Manager Professor/Teacher Government/Military Banking Construction Science/Medical Architecture 	 Management

Gov. Relations

Social Services

Please let us know why you want to serve as a Board Member of Cheboygan County HFH?	
What is your prime area of interest in working with Habitat?	
Are there any potential conflicts of interest that might impact your service on the board?	
Mandatory Committee Selection:	
As a Board Member, you are required to serve on at least one standing committee of the Board of Directors. Your obligation to a specific committee is one year with the opportunity for extension. Please review the	
descriptions below and rank the committees in order of most (1) to least (4) interest. Please note that you must be a	
current board officer or interested in becoming an officer to serve on the Executive committee.	
ExecutiveFinanceFund Development	
Board Development (Nominating)	

BOARD COMMITTEE DESCRIPTIONS

Executive (4): President, Vice President, Treasurer, and Secretary

The Executive Committee shall make decisions required during interim periods between Board of Directors meetings; review and ratify significant decisions to be made by the Board of Directors at their next meeting; be responsible for establishing policies and guidelines for corporate projects; for the choice of such projects with the designation of their relationship to the Corporation; for periodic evaluation of all projects. The Executive Committee shall manage the Executive Director and be responsible for Executive Director performance reviews. The Executive Committee shall meet monthly or as directed by the Board. The Executive Committee also serves as the Personnel Committee. The Personnel Committee shall consist of at least three (3) board members. The Personnel Committee shall be responsible for the oversight and of all personnel and Human Resources related actions of the Corporation. These responsibilities include but are not limited to the approval of employee handbooks, corporate adherence to labor laws and regulations, the selection of key personnel including the Executive Director. This committee should meet at least quarterly.

Finance (3): Treasurer and 2 additional members.

Responsible for the proper fiscal management of the organization including the approval of and adherence to the budget, periodic review of financial policies and operations, selection of an independent auditor and the fulfillment of annual and periodic financial reporting requirements.

Fund Development (5): At least 3 of the 5 must be board members. Non-board members may be appointed.

The committee shall consist of at least five (5) members, three (3) of whom must currently serve on the Board of Directors. Additional members may be appointed and may represent the community at large. The committee shall make recommendations to the Board on fundraising goals, long and short-term strategies, and the writing of financial grants. This committee focuses on goal setting rather than actual doing of fundraising.

Board Development (3): A minimum of three members.

The Nominating Committee (Board Development Committee) shall consist of at least two (2) directors. The Nominating Committee is responsible for making recommendations to the board regarding the nomination of new board members. The committee will oversee the recruitment, screening, and orientation of new and prospective board members.

Board of Directors

COMMITMENT TO THE MISSION OF HABITAT

BOARD MEMBERS BELIEVE & PARTICIPATE IN MISSION, VISION & PRINCIPLES

<u>Mission:</u> Seeking to put God's love into action, Habitat for Humanity brings people together to builds homes, communities, and hope.

<u>Vision:</u> A world where everyone has a decent place to live, and where housing poverty and homelessness are eliminated.

Our Guiding Principles and Covenant with Habitat for Humanity International (HFHI):

Cheboygan County Habitat for Humanity works in partnership with God and people everywhere, from all walks of life and regardless of the love faith, to demonstrate the love of Jesus Christ, to help economically disadvantaged people create a better human habitat in which to live and work, in which every person can experience God's love and can live and grow into all that God intends.

- 1. To focus on shelter by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.
- 2. To advocate for affordable housing as a basic human right and work along social, political, and cultural paths to ensure and promote policies that create fair and sustainable housing policy.
- 3. To promote dignity and hope. We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.
- 4. To support sustainable and transformational development. We view our work as successful when it transforms lives and promotes positive and lasting social, economic, and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

More specifically, the Board of Directors engages in the following topics throughout the year:

- Setting a vision for the organization;
- Developing strategies to accomplish the mission;
- Engaging in Fund Development to support our mission;
- Budget development and review;
- Policy review and development; ensures our policies align with HFHI;
- Final approval of program applicant selection;
- Directing our tithe (money that goes directly to build homes worldwide),
- Becoming knowledgeable about the workings of the affiliate programs, operations and ReStore

STANDARD REQUIREMENTS OF BOARD MEMBERSHIP

Qualifications:

- Commit to a two year term with unbridled enthusiasm and contagious passion for the Habitat mission with the ability to serve 2 additional terms;
- Sign the Affiliate Covenant, Conflict of Interest and Confidentiality policies;
- Maintain a reputation for integrity, the ability to keep commitments, and willingness to learn;
- Able to build team spirit and lead by example;
- Able to act as a representative of a diverse part of the community and able to influence that community;
- Able to dedicate time to work within a committee, and able to encourage others to do so;
- Able to contribute financial resources and be enthusiastic about encouraging others to give;
- Have a basic understanding of financial accountability;
- Able to participate in critical thinking, training, and annual strategic planning to establish clear goals for long term affiliate growth and growth of the Board of Directors;
- Able to attend at least one Habitat regional training event during a three-year term;
- Good communication skills, flexibility, and a sense of humor;

Expectations:

- Complete board orientation;
- Review and understand core organizational documents;
- Attend at least one annual Affiliates in Motion (AIM) conference training held each Fall during a three-year term;
- New board members are encouraged to work a shift in the ReStore and on a build site as soon as possible to become familiar with the affiliate;
- Attendance is preferred at all meetings, virtually or in person at a minimum of 66%;
- Review Board Packet documents and supporting materials before board meeting;
- Come prepared to engage in the business of our affiliate;
- Serve on at least one standing board committee;
- Make a personally meaningful financial contribution to Cheboygan County Habitat for Humanity and participate in the fundraising efforts of our affiliate;
- Each Board member is required to share the Habitat story through personal ambassadorship and fund development;
- The presence of Board members at all of our events and in the community is extremely important. We ask that whenever possible you make it a priority to:
 - Participate in necessary events relating to Habitat;
 - Act as an ambassador for the affiliate in the community within other organizations, at social events, within Chambers of Commerce, etc.;

TIME REQUIREMENT OF BOARD MEMBERS

MEETINGS:

A typical board meeting is 2 hours. We meet monthly on the third Tuesday of each month. Committees are being reformed and could result in an additional 2 hours of meetings in a month. These meetings are quite informal and intended to be scheduled around the work schedules of the participating members.

PREPARATION:

Participate in all board orientation, leadership, and strategic planning sessions of the local affiliate. Please read and come prepared to discuss agendas and handouts, emailed ahead of time, for board meetings or other events.

Become fully aware of the workings of Habitat... will take a little study up front. Orientation and training programs are offered annually. www.my.habitat.org is a knowledge base website where all US and international affiliates can find information about the Habitat mission.

As a Director of Cheboygan County Habitat for Humanity, I acknowledge and accept the responsibilities inherent in running a multifaceted corporation. I recognize that volunteer support is critical to the success of Cheboygan County Habitat and Directors are expected to be among the organization's most energetic volunteers. Different that many non-profits' boards, Cheboygan Habitat's Board of Directors are expected to be actively involved in helping the organization achieve its goals.

Printed and Signed Name	Date



Board of Directors

PERSONAL GIVING & FUNDRAISING PLAN

FY	
Personal Financial Contribution It is our goal for each Board member to make a contribution to Cheboygan County Habitat for fundraising efforts of our affiliate.	•
PERSONAL GIFT PLEDGE	
I pledge a personal financial investment to C Humanity in the amount of \$	
Fundraising Goal It is our goal for each Board member to comm fundraising goal. This might include soliciting businesses, fostering relationships with potenti selling tickets, organizing a fundraising group Home Run for Habitat, etc.	donations from personal contacts and al major donors, hosting an event,
FUNDRAISING PLEDGE	
My fundraising goal for this fiscal year is \$_	•
Signature	Print Name
Date:	



Volunteer Agreement Release and Waiver of Liability

PLEASE READ CAREFULLY! THIS IS A LEGAL DOCUMENT THAT AFFECTS YOUR LEGAL RIGHTS!

This Release and Waiver of Liability (the "Release") is executed on this day of, 20, by, (the "Volunteer"), in favor of Cheboygan County Habitat for
Humanity, Habitat for Humanity International, Inc. and any other Habitat for Humanity affiliated organization ¹ , and their respective affiliates, directors, officers, trustees, employees, sponsors, donors, volunteers and agents (collectively, the "Released Parties").
I, the Volunteer, desire to work as a volunteer for one or more of the Released Parties without compensation and engage in the activities related to being a volunteer. I understand that my activities may include but are not limited to the following: working at Habitat for Humanity offices and worksites; working in or for Habitat for Humanity ReStore operations; loading and unloading materials; traveling to and from work sites, towns, cities or countries; consuming food available or provided; living in housing provided for volunteers; assisting in disaster relief areas; constructing, repairing, and rehabilitating residential buildings; other construction-related activities; and other volunteer activities ("Activities").
I, the Volunteer, understand that my Activities may include work that may be hazardous to me, including, but not limited to, exposure to lead, asbestos and mold, which may cause or worsen certain illnesses, especially if I do not wear protective equipment, am exposed for extended periods of time, or have a pre-existing immune system deficiency.
I also understand there is some inherent risk in consuming local foods and living in local accommodations in the city(ies) or country(ies) visited. I further understand I may be traveling to and from locations where there is a risk of terrorism, war, insurrection, criminal activities, instability, inclement weather, or other circumstances that could threaten my health or safety. I also understand that it is the policy of the Released Parties not to pay ransom or make any other payments to secure the release of hostages.
I, the Volunteer, hereby freely, voluntarily and without duress execute this Release under the following terms:

¹ Each Habitat for Humanity affiliate is an independently owned and operated non-profit corporation. Habitat for Humanity International, Inc. does not own, operate, or control the activities of Habitat for Humanity affiliated organizations.

Release and Waiver. I, the Volunteer, acknowledge and understand that participation in the Activities may involve certain risks, including, but not limited to, personal injury(ies), bodily injury, illness, permanent disability, property damage, loss and/or death ("Risks"). These Risks include, but are not limited to, exposure to and/or infection with COVID-19 and/or other viruses and/or bacterial infection even in ideal conditions, and despite any and all reasonable efforts made to mitigate such Risks. I further acknowledge and agree that, due to the nature of the Activities, social distancing of six feet per person will not always be possible and that my participation in the Activities may result in an elevated risk of contracting COVID-19 and/or other viruses and/or bacterial infection.

I, the Volunteer, further confirm that prior to engaging in the Activities, I may be required to complete a COVID-19 health screening questionnaire provided by one or more of the Released Parties. I agree that I will answer all questions on the questionnaire truthfully. I agree to not participate in any Activities if, at such time and to the best of my knowledge, I am a carrier of COVID-19 or infected with COVID-19. I further agree to follow all safety precautions outlined by any Released Party while volunteering.

In consideration of and in order to be allowed to participate in the Activities, I do hereby release and forever discharge and hold harmless the Released Parties and their successors and assigns from any and all liability, claims, demands, costs and damages of any kind, whether arising from tort, contract or otherwise, which I or my heirs, assigns, next of kin or legal representatives may have or which may hereinafter accrue, arise from, or are in any way related to my Activities with any of the Released Parties, including but not limited to Risks, whether caused wholly or in part by the simple negligence, fault or other misconduct of any of the Released Parties or of other volunteers, other than their intentional or grossly negligent conduct. In addition, the Released Parties shall have the benefit of any future liability protection for businesses as relating to the COVID-19 pandemic passed by any governmental entity to which the Released Parties are subject.

I understand and acknowledge that by signing this Release I knowingly assume the Risks associated with the Activities. I also understand that the Released Parties do not assume any responsibility for or obligation to provide financial assistance or other assistance, including but not limited to medical, health or disability insurance in the event of injury, illness, death, or property damage. Regarding any illness or virus, including COVID-19, I, the Volunteer, understand that even if I follow all guidelines for the prevention and handling of any illness or virus, including COVID-19, there is still a risk that Volunteer could contract such virus or illness.

I understand and acknowledge that children under the age of 16 are not allowed on Habitat for Humanity worksites while construction is in progress. While minors between the ages of 16 and 18 may be allowed to participate in some types of build site activities, solely as outlined by the Released Parties, I understand that using power tools, excavation, demolition, working on rooftops and similar activities are not permitted for anyone under the age of 18. I agree it is my responsibility to communicate these requirements to any of my minor children who will attend and/or participate in the Activities.

Consent to Transportation and Medical Treatment. I consent to the use of first aid treatment and the use of generic and over-the-counter medications and treatments as directed by manufacturer labels, whether administered by the Released Parties or first aid personnel. In an emergency, I understand the Released Parties may try to contact the individual listed below as an emergency contact. If an emergency contact cannot be reached promptly, I hereby authorize the Released Parties to act as an agent for me to consent to any examination, testing, x-rays, medical, dental or surgical treatment for me as advised by a physician, dentist or other health care provider. This includes, but is not limited to, my assessment, evaluation, medical care and treatment, anesthesia, hospitalization, or other health care treatment or procedure as advised by a physician, dentist, or other health care provider. I also authorize

the Released Parties to arrange for transportation of me as deemed necessary and appropriate in their discretion. I, the Volunteer, do hereby release, forever discharge and hold harmless the Released Parties from any liability, claim, demand, and action whatsoever brought by me or on my behalf which arises or may hereafter arise on account of any transportation, first aid, assessment, care, treatment, response or service rendered in connection with my Activities with any of the Released Parties.

If the Volunteer is less than 18 years of age, the parent(s) having legal custody and/or the legal guardian(s) of the Volunteer also hereby release, forever discharge and hold harmless the Released Parties from any liability, claim, demand and action whatsoever brought by such volunteer or on his/her behalf which arises or may hereafter arise on account of the decision by any representative or agent of the Released Parties to exercise the power to transport, administer first aid, and consent to assessment, examination, x-rays, medical, dental, surgical or other such health care treatment as set forth in the Parental Authorization for Treatment of, and Travel With, a Minor Child.

<u>Insurance</u>. I understand that, except as otherwise agreed to by the Released Parties in writing, the Released Parties are under no obligation to provide, carry or maintain health, medical, travel, disability, or other insurance coverage for any Volunteer. Each Volunteer is expected and encouraged to obtain his or her own health, medical, travel, disability, or other insurance coverage.

I understand that I am and remain responsible for payment of such hospital, physician, ambulance, dental, medical, or other services obtained for me or my child. I agree that the Released Parties do not assume any responsibility for the payment of such fees or expenses which may be incurred. If I have health insurance, I understand my personal health insurance is my primary coverage.

<u>Confidentiality</u>. I agree that in the course of my participation in the Activities, I may have access to personal and/or health care information of other persons. I agree to maintain the confidentiality of such information, to use such information only as necessary to do my job as a volunteer, and to comply with Habitat for applicable policies regarding such information.

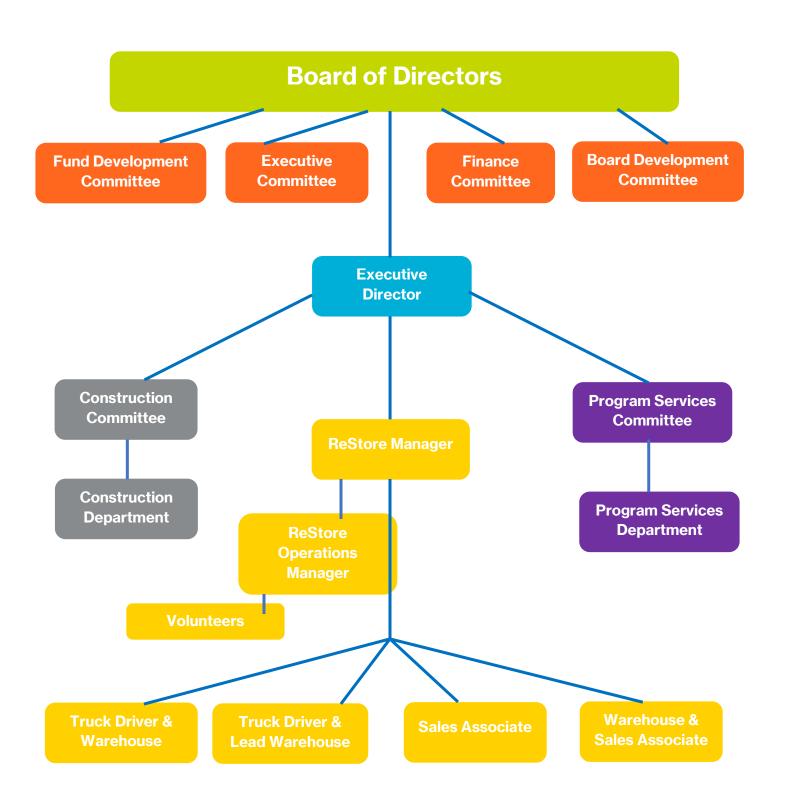
Photographic/Recording Release. I hereby grant and convey unto the Released Parties all right, title and interest in any and all photographs and video/audio/electronic recordings of me, including as to my name, image and voice, made by or on behalf of any of the Released Parties during my Activities with the Released Parties, including, but not limited to, the right to use such materials for any purpose and to any royalties, proceeds or other benefits derived from them. I understand that I will not have any ownership interest in or to such photographs, images and/or recordings, I have not been provided or promised any compensation to me, and I hereby waive any rights, privileges or claims based on any right of publicity, privacy, ownership or any other rights arising, relating to or resulting from the photographs, images and/or recordings. I understand and agree that this paragraph also applies to my minor child(ren) who are volunteering.

<u>Other</u>. I expressly agree that this Release is intended to be as broad and inclusive as permitted by state law. I further agree that in the event any clause or provision of this Release is held invalid by any court of competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining clauses or provisions of this Release, which shall continue to be enforceable. Further, a waiver of a right under this Release by a Released Party does not prevent the exercise of any other right.

I have carefully considered my decision, the benefits and risks involved, and hereby give my informed consent to participate in all volunteer Activities. I have read and understand this Release and Waiver of Liability, I acknowledge that any questions of mine have been answered, and I voluntarily agree to the above provisions. It is my intent to bind my heirs, next of kin, assigns and legal representative.

SIGNATURE OF VOLUNTEER 18 YEARS OR OLDER:

Volunteer: Name (please print):	Signature:
Address:	
Phone: (H)(C)	Email:
Date of Birth:	
Witness: Name (please print):	Signature:
EMEDOENCY CONTACT INCODM	ATION FOR VOLUNTEER OVER 40 VEARS OF AGE
EWIERGENCY CONTACT INFORMA	ATION FOR VOLUNTEER OVER 18 YEARS OF AGE:
	Relationship:
	Relationship:
Name :	Relationship:
Name :Address:Phone: (H)	Relationship:



CORE DOCUMENTS

MISSION VISION

A world where everyone has a decent place to live.

MISSION STATEMENT

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

MISSION PRINCIPLES

1. Demonstrate the love of Jesus Christ.

We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

2. Focus on shelter.

We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

3. Advocate for affordable housing.

In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

4. Promote dignity and hope.

We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

5. Support sustainable and transformational development.

We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.



Habitat's biblical foundations

Our mission statement

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

At Habitat for Humanity, we choose to provide shelter as our means of demonstrating the love of Jesus to those who lack a decent place to live. Unapologetically Christian and radically inclusive, we value all people and welcome everyone to our work. Following



the model of perfect love shown to us in Jesus, we seek to live out our faith in a way that is liberating, not limiting.

The Scripture passages that follow support our core documents and provide biblical answers to the question of why we do our work.

Unless otherwise noted, passages are from the New Revised Standard Version of the Bible.

Seeking to put God's love into action

We love God

"You shall love the Lord your God with all your heart, and with all your soul, and with all your mind." This is the greatest and first commandment. (Matthew 22:37-38)

We respond joyfully with compassionate acts

Then I heard the voice of the Lord saying, "Whom shall I send, and who will go for us?" And I said, "Here am I; send me!" (Isaiah 6:8)

What good is it, my brothers and sisters, if you say you have faith but do not have works? So faith by itself, if it has no works, is dead. (James 2:14, 17)

Little children, let us love, not in word or speech, but in truth and action. (1 John 3:18)

We are called to be bold

"Only be strong and very courageous, being careful to act in accordance with all the law that my servant Moses commanded you; do not turn from it to the right hand or to the left, so that you may be successful wherever you go." (Joshua 1:7)

"So I say to you, Ask, and it will be given you; search, and you will find; knock, and the door will be opened for you. For everyone who asks receives, and everyone who searches finds, and for everyone who knocks, the door will be opened." (Luke 11:9-10)

And this is the boldness we have in him, that if we ask anything according to his will, he hears us. (1 John 5:14)

We must also be humble

The greatest among you will be your servant. All who exalt themselves will be humbled, and all who humble themselves will be exalted. (Matthew 23:11-12)

Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves. (Philippians 2:3)

And we are called to be generous

If there is among you anyone in need, a member of your community in any of your towns within the land that the LORD your God is giving you, do not be hard-hearted or tight-fisted toward your needy neighbor. You should rather open your hand, willingly lending enough to meet the need, whatever it may be. (Deuteronomy 15:7-8)

"Whoever has two coats must share with anyone who has none; and whoever has food must do likewise." (Luke 3:11)

... Habitat for Humanity brings people together

We love our neighbors

"You shall love your neighbor as yourself." (Matthew 22:39)

"I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another. By this everyone will know that you are my disciples, if you have love for one another." (John 13:34-35)

We come together as one to serve as the body of Christ

For as in one body we have many members, and not all the members have the same function, so we, who are many, are one body in Christ, and individually we are members one of another. (Romans 12:4-5)

We open our arms wide

The parable of the Good Samaritan (which teaches that we are all called to be good neighbors) ends with Jesus asking who was the neighbor in the story. The lawyer who began the conversation answered, "The one who showed him mercy." Jesus said to him, "Go and do likewise." (Luke 10:25-37)

There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus. (Galatians 3:28)

... to build homes, communities and hope.

We build peace, reconciliation and restoration

"Blessed are the peacemakers, for they will be called children of God." (Matthew 5:9)

All this is from God, who reconciled us to himself through Christ and has given us the ministry of reconciliation. (2 Corinthians 5:18, NIV)

My whole being will exclaim,

"Who is like you, LORD?

You rescue the poor from those too strong
for them,

the poor and needy from those who rob them." (Psalm 35:10, NIV)

We challenge injustice and advocate for others

He has told you, O man, what is good; and what does the LORD require of you but to do justice, and to love kindness, and to walk humbly with your God? (Micah 6:8, ESV)

Queen Esther [who risked her life to petition the king on behalf of her people] answered, "If I have found favor in your eyes, O King, and if it please the king, give me my life, and give my people their lives." (Esther 7:3, The Message)



How to qualify for Habitat's Housing Programs:

- Level of need
- Ability to pay an affordable mortgage or loan
- Willingness to partner
 which includes taking
 classes in financial
 management,
 budgeting, and home
 maintenance, as well as
 performing 'sweat
 equity hours' to help
 build, renovate or repair
 projects under
 construction.

Cheboygan County Habitat for Humanity

Cheboygan County Habitat for Humanity works in partnership with people from all walks of life to build homes, communities and hope. We believe it is a basic human right that everyone has access to safe, stable and affordable housing. We want to help you build a better life for you and your family that will last generations. Side by side we will help you build or rehab a home to help you learn the skills to become a successful homeowner. Side by side we will help you complete repairs needed to improve the health and safety of your home.

Partnering with Habitat through the homeownership or home repair program is hard work but with some help from volunteers and donors, we can build a stronger future together.

When you shop, we build!
Reduce, Recycle, Reuse, and
ReStore: We accept
donations from individuals,
businesses, and
organizations to help keep
reusable items out of landfills
and provide funding to
Cheboygan County Habitat
for Humanity Housing
Programs.

Every project has a solution. Every solution has tools. Every tool has a story.

At the Habitat ReStore, you are shopping and donating materials to provide solutions.



Contact Information PO Box 309 9385 N Straits Highway Cheboygan, MI 49721 (Office) 231-597-4663 (ReStore) 231-597-9463

Seeking to put God's
love into action,
Cheboygan County
Habitat for Humanity
brings people together
to build homes,
communities and
hope!

The Home Repair Program is intended to provide zero to low interest loans to qualified Program Partners for the rehab or repair of owner-occupied, single family residential dwellings.

Repairs will focus on improvements that will reduce the long-term costs of homeownership such as energy efficiency improvements and removal of health and safety risks. These types of projects can include roof, furnace or hot water replacement, accessible bathroom modifications, ramps, etc.

Applications are only accepted February, March, April, August, September and October each year. Applicants must live, or work, in Cheboygan County, own their home, have a need for repairs and be willing to partner with Habitat throughout this process.



Home Repair Program Flyer

9385 N Straits Hwy, Cheboygan, MI

(231) 597-4663

Admin Hours:
Monday &
Tuesday
Appointment
ONLY

Wednesday to Friday 10am-2pm

www.habitatcheboygan.org



Homeownership Program Flyer

9385 N Straits Hwy, Cheboygan, MI

(231) 597-4663

Admin Hours:
Monday &
Tuesday
Appointment
ONLY

Wednesday to Friday 10am-2pm

www.habitatcheboygan.org

The Homeownership Program is intended to provide a hand up for Cheboygan County residents needing a safe, affordable place to call home. Applicants must live or work in Cheboygan County for at least the past year, have a need for housing, be willing to partner with Habitat and be mortgage ready or be willing to get mortgage ready.

Homes that are built or rehabbed are sold to qualified Program
Partners at appraised value through an affordable mortgage option.
Applicants must save a small down payment, work alongside staff and volunteers to learn the skills needed to maintain their home and take education courses to prepare them for homeownership.

The first step of our process is to start working with our state support organization, Habitat Michigan, to get mortgage ready. Once you are mortgage ready, you are referred back to us for a Homeownership Program Application.



Cheboygan County Habitat for Humanity

Sales of donated items help Cheboygan County Habitat partner with local families to build, rehab and repair safe and affordable homes in our great community.

The ReStore accepts donations and sells a constantly changing inventory of diverse and high-quality merchandise to the public at a fraction of the retail price. All while diverting reusable household items and building materials from local landfills.

Winter Hours: Summer Hours:

<u>11/1 - 5/31</u>

6/1 - 10/31

Wednesday-Friday Wednesday-Friday

10AM - 4PM

9AM - 5PM

Saturday

Saturday

10AM - 2PM

9AM - 3PM

9385 N Straits Hwy. Cheboygan, MI

(231) 597-4663

Donation
Times
TuesdayFriday
10am-3pm

Pick-up & delivery options available. Call to get more information or schedule.

Please call upon arrival for assistance with drop-offs.