



Conyers-Rockdale County, Georgia

www.habitatrockdale.net

Conyers-Rockdale Habitat for Humanity is committed to providing decent, affordable housing for qualified families in need. The local affiliate has on-going project in a Habitat community, known as Olde Town Village in Conyers. To date four families have been placed in new houses in this community on Green Valley Drive in Conyers. The fifth house is nearing completion and we are accepting applications for a potential homeowner. We have lots for an additional 29 homes in the Olde Town Village.

Some of the basic requirements for applicants who desire consideration for a Habitat for Humanity house are as follows:

- Family income between \$21,000 and \$42,000, these figures vary.
- No bankruptcy or foreclosure in the past 7 years.
- Agree to work on site or in our Restore at least 200 hours, "sweat equity".
- Applications can be seen on our web page: www.habitatrockdale.net
- Applications can also be picked up at our Restore located at 1117 West Ave., Conyers, GA. The store is open every Friday and Saturday from 10:00AM until 3:00PM. The Restore is closed on Holiday weekends.

Houses of course range in price. All houses are sold at cost, non-profit, with a typical range in price between \$70,000 and \$80,000. Habitat for Humanity houses are financed by the local affiliate **interest free**. This is an important factor. As an example a \$78,750 purchase price on a new home at 3.5% interest rate for a 22 year period amounts to about a \$428 per month payment. In this case an interest free loan for the same amount and period amounts to about a \$300 per month payment. This is a \$34,000 interest savings over the course of the loan. These figures are only estimates not including taxes and insurance and are presented as only an example of the possible savings over a typical bank loan.

We have a number of dedicated volunteers that give of their time to work in the Restore and at the building site when we are constructing a new house. We always welcome new volunteers. We only work at the building site on Saturdays, so it takes about a year to build a house from start to finish. The majority of our building funds come from the revenue generated at the Restore. We encourage store donations of houseware items, tools, furniture and appliances. We do not accept clothing, open paint cans, nor box springs and mattresses.

Habitat for Humanity changes lives, fulfill dreams and builds a future for first-time homeowners who would not otherwise qualify for a home mortgage.