



If your family (or a family you know) is in need of a home and looking for a hand up, not a handout, you can learn more about becoming a Habitat homeowner.

Getting a Hand Up, Not a Handout

With HFHSOC, local families in need have an opportunity to purchase modest housing. In place of paying mortgage interest, Habitat families commit to working 350 to 500 hours on their own homes — and/or in other community projects — making the homes more affordable while building pride of ownership.

While Habitat is a Christian ministry, homeowners are chosen without regard to race, creed, or nationality. Qualified homeowners are carefully selected through a nondiscriminatory process by a specially trained panel of volunteers, based on the applicant's/family's:

- Level of need
- Willingness to partner in the program
- Ability to repay an affordable, no-interest mortgage

Getting a Start on a Better Life

The first step in becoming a Habitat candidate is to attend a local informational meeting, where you can get complete details and all the necessary paperwork. You will also learn more about the specific criteria and requirements for homeownership in the area we serve.

To learn more about applying for Habitat homeownership, call 609-978-9984 or visit www.hfhsoc.org



Our Mission

We work in partnership with God and people everywhere, from all walks of life. We work to develop communities with God's people in need, by building and renovating houses. We believe that all God's people deserve a clean and decent place to live.



668 West Main Street (Route 9)
West Creek, NJ 08092
609-978-9984

Thrift Store Hours:

Monday-Friday 10 am – 3 pm
Saturday 10 am – 3 pm
609-978-6200

**Building
BETTER LIVES
in OUR
Community**



**Habitat
for Humanity®
of Southern
Ocean County**



*A family of five living in a garage . . .
A single mom with two kids,
three jobs, and rent exceeding
\$1,000 a month . . .
People living in campgrounds
because they can't save up the
security deposit for an apartment . . .
Families living in cars or outdoors
because there are no homeless shelters
in southern Ocean County . . .*



These aren't stories ripped from the headlines or the plot of a made-for-TV movie. They are day-to-day reality for countless people right here in our own backyard.

Neighbors Just Like You and Me

Southern Ocean County has seen rapid growth in recent years. But it also has a growing number of *working poor* — people who are struggling to survive. Often, they are parents who work multiple jobs and don't qualify for public assistance yet can't afford adequate housing.

Habitat for Humanity is based on the simple belief that all people deserve a clean and decent place to live.

Habitat for Humanity of Southern Ocean County (HFHSOC) is committed to making a real difference in the lives of the working poor in our community — our neighbors who need a *hand up*, not a *handout*.

As an affiliate of Habitat for Humanity International, HFHSOC is an independent, locally run nonprofit organization that partners with volunteers to improve housing conditions within our community.

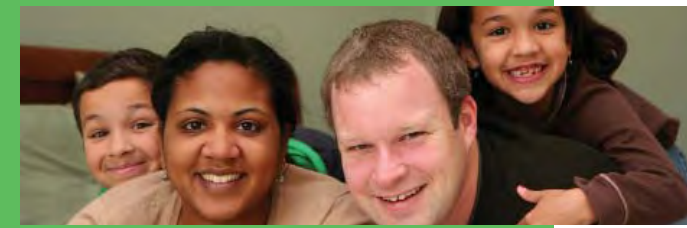
United in a Mission

Headquartered in West Creek, our affiliate serves the area from Lacey Township south, to Little Egg Harbor, providing modest, decent housing and affordable homeownership to residents who meet Habitat selection requirements.

**But make no mistake —
Habitat is *not* a “giveaway” program.**

Homes are sold to qualified local families at no profit and financed with no-interest mortgages. In return, the homeowners invest hundreds of hours of their own labor — “sweat equity” — in building their Habitat houses and in other meaningful projects.

Since our founding in 1995, we've provided homes to dozens of local residents. We also extend a helping hand beyond our own area — sponsoring homes in neighboring communities and places affected by disasters, such as Hurricane Katrina. Ten percent of our non-dedicated income is tithed to Habitat for Humanity International to provide assistance in countries around the world.



HFHSOC welcomes volunteers and donors from all faiths — or no faith — who are united by a single mission: to break the cycle of poverty in our community.

Volunteering to Make a Real Difference

When people from all walks of life work side by side to provide decent, simple housing in a community, the reward is not just personal — it is a stronger community and improved quality of life for all.

At HFHSOC, we're able to serve the community only with the help of dedicated local volunteers — and we encourage people of all ages and backgrounds to join us in building and renovating houses in southern Ocean County. We also continually seek new volunteers to serve on the many committees that help us carry out our mission — from site and family selection to financing and publicity, to ongoing support through our Family Nurture program.

Lending a Hand Through Donations

In addition to grants, corporate sponsors, and fundraising activities, the generosity of individuals is what makes our work possible. We welcome private monetary donations and bequests, as well as gifts of land, automobiles, boats, appliances, and tools. We also accept donations of furniture and household goods for our Thrift Store.

**To learn more about
volunteering or donating,
call 609-978-9984
or visit www.hfhsoc.org.**