



A 501 (C) (3) Not for Profit Organization



THE HABITAT MANDATE

1. To build quality, affordable housing for low income families.
2. As an Ecumenical Christian Organization we strive to act with integrity and honesty in all our dealings with donors and suppliers and with sensitivity to the families we try to assist.
3. HFH is a “Hands Up” not a “Hand Out” organization. We require potential homeowners to put in a minimum of 300 hours of labor on their own, or another family’s, house build. Special dispensations can be made for disabled applicants.
4. Ongoing counseling is given to families before and during the build-out process to assist them with legal and financial issues.
5. Homeowners receive a **ZERO** interest mortgage in a range of Twenty Five (25) to Forty (40) years. We build a detached 1100ft. three bedroom, one and a half bathroom house. It has all new HVAC and kitchen appliances. Average cost to the homeowner is about **\$600** per month - **INCLUDING** taxes and insurance.
6. Habitat receives **NO** State or Federal assistance relying entirely on the public, businesses and churches to provide the working capital. In fact we have to pay the County a 10K impact fee upfront before we can start any house build.
7. Almost all HFH labor is voluntary making it a lean, mean building machine, but we **NEED** your assistance to increase the number of homes in order to meet the demand from low income families.