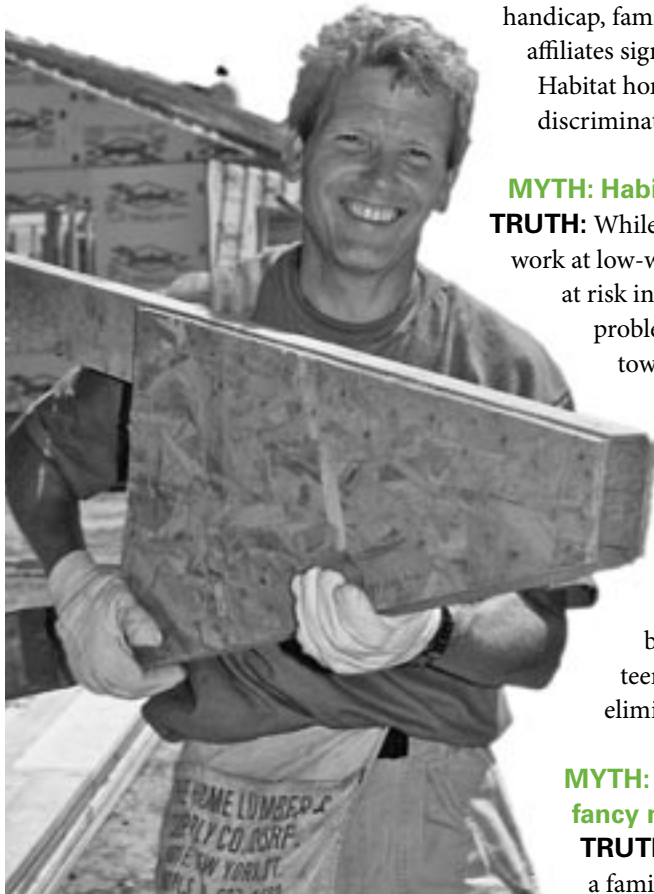


Myths and Truths

Habitat for Humanity International is a nonprofit Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.



KIM MacDONALD

MYTH: Habitat for Humanity gives houses to poor people.

TRUTH: Houses are not given to anyone. Habitat for Humanity builds houses with people in need and then sells the houses to homeowner partners through no-profit loans. Because houses are built principally by volunteers, mortgage payments can be kept reasonable to those unable to obtain conventional financing. Habitat homeowners typically have incomes that are 30 percent to 50 percent of the median income in the area. They are required to invest hundreds of hours in “sweat equity”—that is, time spent building their own home or other Habitat houses.

MYTH: Habitat builds houses only for minorities.

TRUTH: Habitat doesn't build houses *for* anyone. We build houses *with* people in need, without regard to race. Three criteria drive the family-selection process: need; ability to repay the no-profit mortgage during a 15- to 30-year period; and willingness to partner with Habitat. The U.S. Fair Housing Act of 1968 prohibits discrimination in the sale of housing on the basis of race, color, sex, religion, handicap, familial status or national origin. The covenant that all local Habitat affiliates sign with Habitat for Humanity International also specifies that Habitat homeowner families are selected “according to criteria that do not discriminate on the basis of race, creed or ethnic background.”

MYTH: Habitat homeowners are on welfare.

TRUTH: While some Habitat homeowners do receive public assistance, most work at low-wage jobs. Habitat works in good faith with people who often are at risk in society, knowing that owning a home is not the answer to every problem, but that it can be an important step—often the first step—toward helping people break out of the cycle of poverty.

MYTH: You have to be a Christian to become a Habitat homeowner.

TRUTH: Habitat for Humanity was founded as and unashamedly remains a Christian ministry. However, homeowners are chosen without regard to race, creed or nationality—following the requirements of the law as well as Habitat's belief that God's love extends to all. Habitat also welcomes volunteers from all faiths—or no faith—who actively embrace the goal of eliminating poverty housing from the world.

MYTH: Habitat houses allow people to move from poverty to fancy new houses.

TRUTH: Any newly built house is going to be a dramatic change for a family that has been living in a shack, hut or rundown apartment.

But Habitat houses are not extravagant by any standard. Habitat's philosophy is to build simple, decent houses. Under house design criteria approved by Habitat for Humanity International's board of directors, living space in a three-bedroom house, for example, is not to exceed 1,050 square feet. The average cost in the United States of a three-bedroom Habitat house is approximately \$53,000.

MYTH: Habitat houses lower neighborhood property values.

TRUTH: Many studies of low-cost housing show that affordable housing has no adverse effect on other neighborhood property values. Habitat firmly believes its approach to affordable housing improves neighborhoods and communities by strengthening community spirit and increasing the tax base while building better citizens through the cooperative efforts involved in Habitat construction.

MYTH: Habitat homeowners sell their houses and make a large profit because of the original low cost.

TRUTH: Special second mortgages that are "paid off" by living in the house, as well as first buyback option clauses that many Habitat affiliates put into their agreement with homeowners, help alleviate concerns that some people may have regarding the resale of houses.

MYTH: Habitat for Humanity is a Southern poverty program.

TRUTH: Habitat for Humanity International started in the Southern United States and remains based in Americus, Ga. It is a global partnership, however, drawing families in need together with volunteers and resources to build simple, decent houses all over the world. Habitat has worked in more than 3,000 communities in some 100 countries.

MYTH: Habitat for Humanity is an arm of the government.

TRUTH: Habitat for Humanity International is an independent, nonprofit Christian housing ministry. It is not an arm of the government, nor an arm of any particular church denomination. Habitat does accept government funds for the acquisition of land or houses in need of rehabilitation. Habitat also accepts government funds or services for "setting the stage" for house building—e.g., streets, utilities and administrative services.

MYTH: Habitat for Humanity was started by former U.S. President Jimmy Carter.

TRUTH: Habitat for Humanity International was started in Americus, Ga., in 1976 by Millard Fuller, along with his wife, Linda. Former U.S. President Jimmy Carter and his wife, Rosalynn, are longtime Habitat supporters and volunteers who help bring national and international attention to the organization's house-building work. They lead the annual Jimmy Carter Work Project to help build houses and raise awareness of the need for affordable housing. Since the first work project in 1984, more than 2,000 houses have been built in conjunction with JCWP events.

MYTH: Habitat for Humanity operates through chapters in states and countries throughout the world.

TRUTH: Habitat does not operate through centrally controlled chapters but through locally run affiliates. Affiliates are grassroots organizations of local people coming together to address local housing needs. Each affiliate is an independent nonprofit organization that operates with specific service areas under a covenant relationship with Habitat for Humanity International.

MYTH: Habitat for Humanity builds only in cities—or builds only in rural areas.

TRUTH: Habitat—through local affiliates—is at work in cities, suburbs and rural areas in highly developed countries and in developing countries. Because poverty housing is so widespread, Habitat's work goes on 365 days a year in locations throughout the United States and around the world.

MYTH: Poverty housing is such a large problem that it can never be solved.

TRUTH: Poverty housing is a huge issue. But Habitat believes that by continuing to build houses with people in need, by working with other committed groups, and by putting the issue of poverty housing on the hearts and minds of compassionate people everywhere, the problem can be solved. Habitat's 21st Century Housing Challenge calls communities together to eliminate substandard housing in their area. Communities are accepting that challenge to build with a definite plan and at a rate that makes it possible to eliminate substandard housing. In 2000, New Horizons Habitat for Humanity in Americus, Ga., and other local groups realized the goal of making affordable housing available for every family in Sumter County, Ga., Habitat's home county.

