Habitat for Humanity

Frequently asked questions



What is Habitat for Humanity International?

- A nonprofit, Christian housing ministry that believes that every man, woman and child should have a
 decent, safe and affordable place to live.
- We build and repair houses all over the world using volunteer labor and donations.
- Our partner families purchase these houses through no-profit, no-interest mortgage loans or innovative financing methods.

How does it work?

- Through volunteer labor and donations.
- Homeowners invest hundreds of hours of their own labor into building their Habitat house and the houses of others.
- Habitat houses are sold to partner families at no profit and financed with affordable loans.
- The homeowners' monthly mortgage payments are used to build still more Habitat houses.

How do I apply for a Habitat for Humanity house?

Follow the instructions on the <u>How to apply for a Habitat house</u> page at <u>www.habitat.org</u>.

How are families selected to receive Habitat houses?

- Families in need of decent shelter apply to local Habitat affiliates.
- The affiliate's family selection committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the loan.
- Every affiliate follows a nondiscriminatory policy of family selection.
- Neither race nor religion is a factor in choosing the families who receive Habitat houses.

What are Habitat affiliates?

 Community-level Habitat for Humanity offices that act in partnership with and on behalf of Habitat for Humanity International.

- Each affiliate coordinates all aspects of Habitat home building in its local area.
- Learn more by clicking on about our affiliates at www.habitat.org.

Where does Habitat for Humanity operate?

- Worldwide.
- Our operational headquarters are located in Americus, Georgia and our administrative headquarters are in Atlanta, Georgia, USA.

How are donations distributed and used?

- We rely on gifts from individuals, corporations and other groups to fund our house-building mission worldwide. All donations of any amount are deeply appreciated and help us build more decent, affordable houses with more families across the globe.
- Designated donations are allocated in support of the U.S. affiliate, national organization or program of the donor's choosing.
- Undesignated gifts are invested through the Global Impact Fund where they can have the greatest impact.
 The Global Impact Fund helps:
 - o Design and replicate innovative programs to serve more low-income families.
 - o Build the capacity of our network of U.S. affiliates and national organizations.
 - Cover other costs necessary to ensuring that Habitat fulfills its mission with excellence.
- Habitat's most recent audited <u>financial statement</u> is available online at www.habitat.org.

Who controls and manages Habitat for Humanity International?

- An ecumenical, international board of directors who are deeply concerned about the problems of poverty housing around the world.
- The Habitat headquarters are operated by an administrative staff, professional and support employees, and volunteers.

How does Habitat work with the government?

- We ask legislators and housing regulators to increase support for affordable homeownership and eliminate poverty housing.
- We monitor public policies related to housing, community and international development.
- We advocate policy choices that increase access to decent, affordable housing for people around the world.
- We accept government funds as long as they have no conditions that would violate our principles or limit our ability to proclaim our Christian identity.

How can I become a volunteer?

- In Morris County visit <u>www.morrishabitat.org</u> or call 973-891-1934. Address 274 South Salem St., Suite 100, Randolph, NJ 07869
- In Passaic County visit <u>www.patersonhabitat.org</u> or call 973-595-6868. Address P.O. Box 2585 Paterson, NJ 07509. Email <u>office@patersonhabitat.org</u>.
- In Sussex County visit http://sussexcountyhfh.org or call 973-948-4850. Address 1-3 Milk Street, Building A, Branchville, NJ 07826