



Fact Sheet

What is Habitat for Humanity International?

Habitat for Humanity (HFH) is a non-profit, ecumenical Christian housing ministry that has helped to build or repair over 600,000 decent, affordable houses, serving more than 3 million people worldwide. The Habitat for Humanity vision is where everyone has a decent place to live. Habitat invites people from all walks of life to work together in partnership to help build houses for families in need. HFH was founded in 1976 by Millard Fuller and his wife, Linda.

What is Habitat for Humanity in Nassau County, Inc.?

The HFH affiliate in Nassau County, NY, was established in 1992 and has built many homes since then. Our affiliate has also contributed to the building of numerous homes around the world through our tithing commitment to HFH International.

How does the home buyer program work?

Habitat builds simple, decent houses primarily through volunteer labor and donations of money and materials. Habitat houses are sold to partner families at no profit to the organization. There is no down payment and no interest rate is charged on the 30 year mortgage. The homeowners' monthly mortgage payments go into a revolving fund that is used to build more houses. Habitat is not a giveaway program and in addition to monthly mortgage payments, homeowners must partner with Habitat by contributing **300 hours of their own labor-sweat equity** into building their own house and other Habitat homes.

What does a Habitat house cost?

Habitat for Humanity in Nassau County builds its houses for approximately \$170,000 each using volunteer labor, donated material and sometimes discounted professional services and the sponsorship of businesses, corporations, foundations, congregations and individuals. Habitat mortgages are affordable for low income families because there is no profit included in the sale price and **no interest** charged on the mortgage.

How are partner families selected?

Habitat for Humanity in Nassau County builds on donated or purchased land. Once Habitat acquires the land, a family selection process begins. A family is selected based on the following criteria; Be citizens or legal residents, Be a resident of Nassau County for at least one year, Prove steady income, Have good credit, Earn a monthly income that falls within minimum and maximum limits, depending on household size, Sustain a savings account over a specified period of time, Demonstrate a willingness to become good partners in the program, and their ability to repay the no-interest loan.

The family selection process begins with completing and submitting the application and all required documents. The application is reviewed and then the applicant will be contacted. Neither race nor religion is a factor in choosing the families who become Habitat homeowners.

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