



Greater Fredericksburg

Habitat for Humanity

PO Box 8265 * Fredericksburg, VA 22404-8265 * (540) 891-5009 * (540) 891-7009 (fax)

Our Vision

The Greater Fredericksburg habitat for Humanity Affiliate is an ecumenical Christian housing ministry whose objective is to eliminate poverty housing from the Fredericksburg area and to make decent shelter a matter of conscience and action. This is accomplished by having affluent and low-income households work together in equal partnership, building new relationships and a sense of community as well as new houses.

Habitat builds basic no-frills housing with families using donated funds and materials along with paid and volunteer labor and materials. The families purchase their homes with a 20-year interest-free mortgage financed through Habitat.

To be selected for a Habitat house a family must: (1) be ineligible for conventional home financing; (2) currently live in inadequate/ substandard housing; (3) be spending 30% or more of their income for housing; (4) be willing to provide 500 total hours of “Sweat Equity” to Habitat projects; (5) be capable of paying their mortgage, utilities, insurance and taxes; and (6) be local residents.

After meeting the above criteria, selection of a family is based on need, credit references, and the applicant’s willingness to partner with Habitat for one full year after moving into their home.



Fact Sheet about Habitat for Humanity

- Greater Fredericksburg Habitat for Humanity is an ecumenical Christian-based organization that works with families in the Counties of King George, Spotsylvania and Stafford and the City of Fredericksburg to build modest homes at no profit for qualified applicants.
- Millard and Linda Fuller formed Habitat for Humanity International in 1976 in Americus, Georgia after successfully trying the concept in Zaire, Africa for three years.
- Habitat for Humanity International built it's 100,000 house in Sumter County, Georgia in 2000 eliminating poverty housing in that community forever.
- Greater Fredericksburg Habitat for Humanity received its charter in 1995 after a year of organization and structuring.
- Future homeowners must complete 500 hours of volunteer work with Habitat to qualify as a homeowner applicant after selection and before they can purchase and move into their home.
- Habitat families purchase their home from Habitat with an interest-free mortgage. The mortgage is based upon the average cost of construction plus land, insurance and taxes.
- The default rate for Habitat mortgages is less than 1% nationally. It is a very successful ministry with a screening process that ensure applicants will truly work hard for their homes and have a desire and commitment to improve their living situation.
- Greater Fredericksburg Habitat for Humanity has an Executive Director and a large base of volunteers that staff the committees and help build Habitat houses.
- Greater Fredericksburg Habitat for Humanity built nine homes for families from 1995 to 2005 and plans to build 3-4 homes per year in the future if possible.

Just as Jesus exemplified while here on earth, this ministry looks at a family's current desire to change their circumstances. It is truly a joy to work with them as they move from inadequate housing to the ownership of a simple, decent place to live and call their own.

“Habitat for Humanity is a Hand Up not a Hand Out!”

How to become a Habitat homeowner

How Habitat Works

Volunteers from many walks of life make donations to Habitat to provide the building capital. Houses are built for and with people who are unable to secure adequate housing by conventional means. Most labor is done by volunteers and by the families themselves. Businesses contribute time and materials. When a house is completed, the family gets a mortgage from Greater Fredericksburg Habitat for Humanity. This mortgage covers the average cost of the house but without any interest charges. The monthly house payments go into a revolving fund to help build other habitat houses for other needy families and to pay applicable taxes. In addition to the mortgage principal, each homeowner is responsible for the insurance (required), taxes, utilities, maintenance (repair escrow) and other standard expenses for the home they live in.

The Habitat Covenant

- All work done on a local Habitat project should demonstrate the love of God in Christ Jesus to meet the housing needs of God's people.
- The local Habitat committee will be ecumenical, with representatives from all interested churches in the defined district and interested non-churched persons.
- Houses should be built at no project profit or interest
- All Habitat projects will abide by an objective, non-discriminatory selection process in choosing the family in need.
- Houses will be simple, decent dwellings, built within the ability of the family to purchase.
- There shall be a revolving "Fund for Humanity," which is the resource base for each program. Mortgage payments always go back into the fund and are thus rededicated to build more houses.
- Each Habitat affiliate shall have its books audited annually. The books will be open and available to anyone for review.

Habitat Families

We're glad you are thinking about applying for a Habitat home. One wonderful aspect of Habitat for Humanity is that it builds more than houses – it builds homes and lives in a community. We hope this information packet will answer some of your questions about what it means to become a Habitat family.

No Favoritism

The Family selection process is impartial. Habitat does not discriminate in the selection of families on the basis of age, sex, race, marital status, religion or any other characteristic protected by law. What we are looking for are poorly housed people with no way to buy a home of their own, who will help build their own house as much as they are able. We want people who are responsible about house payments and home maintenance and who will help spread the good news of Habitat to the rest of the community.

Patience, Patience and More Patience

Volunteers helping to build Habitat houses have many responsibilities and are donating their time. Many factors affect the hours that can be put in. Money donations do not always come in as fast as we would like, causing delays, and the whole process will undoubtedly take longer than you expected. Please be prepared to be patient and know that we will do our best, with God's help, to meet your expectations.

Plenty of Publicity

Be prepared for a period of "media blitz." Some people are not comfortable with the media, but the growth of Habitat in our area is highly dependant upon newspaper, radio and television coverage and brochures that tell the Habitat story. It is possible that some families will feel a bit exploited, and every effort will be made to prevent any invasion of your privacy, overuse of media or inaccurate presentation of crucial facts. The Lord brings good news to the needy through Habitat for Humanity, and it is crucial to spread the word. We hope that new Habitat families will come to see that the joy of homeownership and helping other needy families is worth the possible inconvenience of publicity.

Will It Hurt

There may be moments when you will need a tough hide. You might encounter some criticism from a few people who do not fully understand the Habitat idea. Some might resent that you have been chosen to receive a house. Maybe they know someone "more deserving" or "more in need." Habitat partners will be standing by you, ready to help with any such problems, and families who have gone through this in the past can be helpful, too. We will work together and try to bring about public understanding that Habitat is God's work.

Income Guidelines

In order to qualify for a Habitat house, a family should have adequate income to cover the house payment, taxes, insurance, utilities, and maintenance expenses. The house payment, including insurance and taxes, should not exceed 30% of a family's adjusted gross income without prior approval of the Board. A reliable income would be at least four times the monthly house payment.

Maximum income guidelines will be as follows, unless unusual or extenuating circumstances are present (e.g., major medical bills that consume most income). The income limits shown are the 2004 very low income levels (50% of median income) set for the Greater Fredericksburg area.

One person	\$30,405
Two persons	\$34,800
Three persons	\$39,150
Four persons	\$43,500
Five persons	\$47,000
Six persons	\$50,450
Seven persons	\$53,950
Eight persons	\$57,400

(Families of nine or more, add \$4,350 for each additional member)

Minimum income limits will be defined by the cost of the house and by use of the income guidelines listed above.

A Word about Money

Families will be expected to save and make a small down payment (\$500) on their house. When they move into their Habitat-build house, they will be responsible for the monthly mortgage payments (which will include mandatory insurance and taxes). House maintenance will also be up to the new owners. We will depend upon them to lend their support to other new families by participating in a Habitat Homeowner's Association. Those who have been through the process are the best helpers for the new families. Habitat's goal is to show God's goodness to those who need a decent place to live. We hope you will join us in this challenging and rewarding task.

¹ Income levels are based on the 2004 census figures for the median income attributed to an average family of four (\$87,000) for the three jurisdictions.

Family Selection Criteria

- A. Residency
 - All applicants must have lived in the Greater Fredericksburg area (King George, Spotsylvania or Stafford Counties or the City of Fredericksburg) for at least one year immediately prior to applying for a Habitat house.

- B. Need for adequate housing:
 - Must currently live in substandard or inadequate housing as defined by local, state and federal guidelines; or
 - Must currently pay over 50% of gross income for rent/mortgage payment.

- C. Ability to pay for housing:
 - Must meet minimum/maximum income guidelines set forth below.
 - Must be unable to qualify for a conventional mortgage.
 - Must be able to demonstrate a history of financial responsibility.
 - Credit references will be requested and verified.

- D. Willingness to partner with Habitat:
 - Must be willing to provide 500 hours of sweat equity prior to closing.
 - Must show visible evidence of concern for proper maintenance of present living quarters.
 - Must express a willingness to participate in programs to develop and utilize skills in home maintenance and improvement.
 - Must agree to commit a reasonable amount of time, energy and other personal resources to the finishing of their house.

Sweat Equity

One of the most vital elements of Habitat for Humanity is that of partnership between homeowners and the local Habitat group. There is much to be gained from this partnership for all concerned, with a great deal of mutual benefit experienced in the area of “sweat equity.”

The term “sweat equity” refers to the actual hands-on involvement of homeowners in the work necessary to achieve our goal of eliminating substandard housing. It is the homeowner’s physical investment in Habitat’s work. The available work will probably be on the construction site.

One of the most effective ways to ensure that all are investing their fair share of sweat equity is to simply require a minimum number of volunteer hours per family. These hours need not be contributed solely by the approved applicants. They are, in fact, encouraged to solicit help from other family members, friends, and churches.

The homeowners should not feel completely overwhelmed by the number, and yet they should work enough to really accomplish something. Those selected will need to complete 500 hours of sweat equity before they move in. At least 300 hours must be supplied by the Applicant(s) and their immediate family and no more than 200 hours by friends of the Applicant and their extended family. Sweat equity can be accomplished doing administrative tasks, building, cleaning, or doing several other types of tasks in support of the Habitat program.

A form on which each person records his/her name, date and time worked, and what family he/she is representing will be used to keep track of the hours worked. The family sponsor/nurturer will be responsible for collecting the forms and tallying the hours of each family each month.

As mentioned previously, the benefits of sweat equity are numerous. An obvious benefit is the increased speed of construction due to more available volunteer help. In addition, homeowners have an opportunity while working on their own or another’s house to gain new skills and confidence. These are commodities that will be very useful in the maintenance of their new homes. The knowledge one has of having done much of the work on one’s own house can also be beneficial in making the mental transition from lifelong renter to homeowners. In an area where there will be a new house, working on sweat equity is an excellent way for soon-to-be neighbors to get acquainted.

There is no better way for anyone, Habitat owner and committee member alike, to get to know one another than to actually work alongside him/her. It is exciting to see God break racial, economic, and religious barriers and build strong, caring relationships on foundations of increased understanding as His people work together to build sturdy, decent homes on foundations of stone.

Sweat equity required for repairs/rehabilitation to an existing house is discussed in the Letter of Intent for Repair/Rehabilitation. (At this time, Habitat is unable to do repairs/rehabilitation but they can be put in contact with people that may/can help.)