

Myths and Truths

MYTH: *Habitat for Humanity gives houses to poor people.*

TRUTH: Houses are not given to anyone. Habitat for Humanity builds houses with those in need and then sells the houses to homeowner partners. Because of Habitat's no-profit, no-interest loans, and because houses are built principally by volunteers, mortgage payments can be kept reasonable to those unable to obtain conventional financing for a home. Habitat homeowners typically have incomes that are 30-50 percent of the median income in the area. They are required to invest an average 300-500 hours of sweat equity—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, no-interest mortgage during a 15- to 30-year period; and a 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 affiliates sign with Habitat for Humanity International also specifies that HFH 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 do receive public assistance, most homeowners work at low-wage jobs. Habitat for Humanity 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 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. Homeowners are chosen without regard to creed, however, both in keeping with requirements of the law and Habitat's belief that God's love extends to all—regardless of race, creed or nationality. We also welcome volunteers from all faiths—or no faith—who can actively embrace Habitat's 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 run-down 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 HFHI'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 just over \$40,000.

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. In fact, Habitat for Humanity believes its approach to affordable housing can improve neighborhoods and communities by strengthening community spirit, increasing the tax base, and 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 buy-back option clauses that many affiliates put into their agreement with home-

owners 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 currently works in more than 80 countries.

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

TRUTH: Habitat for Humanity International is an independent, nonprofit, ecumenical 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 for streets, utilities and administrative expenses, so long as the funds have no strings attached that would limit its ability to build each Habitat house as a demonstration of God's love.

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

TRUTH: Habitat for 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 (whose home in Plains is just eight miles from Americus), are longtime Habitat supporters and volunteers who help bring national and international attention to the organization's house-building work. They annually lead the Jimmy Carter Work Project to help raise not only houses, but also awareness of the need for affordable housing. Since Carter's first work project in 1984, more than 1,000 houses have been built in conjunction with the special weeks.

MYTH: *Habitat for Humanity has chapters in every state and throughout the world.*

TRUTH: Habitat operates through locally run affiliates, rather than through chapters controlled by the broader organization. Affiliates are grass-roots organizations of local people coming together to address local needs. As such, the affiliates are independent, nonprofit organizations that operate within specific service areas in a covenant relationship with Habitat for Humanity International.

MYTH: *Habitat for Humanity builds only in cities (or) Habitat for Humanity builds only in rural areas.*

TRUTH: Habitat—through local affiliates—is at work in large cities and small; in suburbs and rural areas; in highly developed countries and in those with emerging economies. Because poverty housing is so widespread, Habitat's work goes on 365 days a year in hundreds of locations throughout the United States and around the globe.

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 those 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. As an example, Habitat's 21st Century Challenge calls other communities to eliminate substandard housing in their area within this generation. In areas where the need for affordable housing is especially daunting, the goal may be for a significant, quantifiable reduction in substandard housing. Communities are accepting the challenge to build with a definite plan and at a rate that makes it possible to eliminate substandard housing. This year, New Horizons HFH and other local groups realized the goal of making affordable housing available for every family in Sumter County, Ga. during 2000.



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