



Our Mission Overall

Habitat for Humanity is often a misunderstood organization. How is it funded? Who purchases the homes we build? How does it affect my community? And how does Jimmy Carter fit in? We hope to address many of the myths and deliver the facts here.

Myth: Habitat for Humanity gives houses away to poor people.

Fact: Habitat for Humanity offers a hand up, not a hand out.

Habitat offers home ownership opportunities to families unable to obtain conventional house financing - generally, those whose income is 30 to 60 percent of the area's median income. In most cases, prospective Habitat homeowners make a \$500 down payment at closing to pay the first year's insurance cost and contribute 350 hours of "sweat equity" on the construction of their home or someone else's home. Mortgage payments are kept affordable as Habitat houses are built using donations or through deep discounts of land, material and labor.

Myth: Habitat houses reduce property values in a neighborhood.

Fact: Low-cost housing studies in the United States and Canada show affordable housing has no adverse effect on other neighborhood property values. In fact, Habitat houses have increased property values and local government tax income.

Myth: Only minorities get Habitat for Humanity homes.

Fact: Habitat builds houses in partnership with those in need - regardless of race, religion, or any other difference. Eligible candidates are those who meet these criteria:

- The need for a decent home.
 - Annual family income between 30% and 60% of the area median income.
 - Residence or work within the service area continually for the previous 12 months.
 - The ability to repay the no-interest, no-profit mortgage.
 - A willingness to partner with Habitat.
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Myth: Habitat for Humanity International dictates policy and practices for every local Habitat organization

Fact: Habitat operates through locally governed affiliates with a strong emphasis on grassroots organizations and local autonomy. Habitat affiliates are independent, non-profit organizations that operate within specific service areas in a covenant relationship with Habitat for Humanity International.

Myth: Habitat homeowners are on welfare.

Fact: While some Habitat homeowners receive Aid to Families with Dependent Children (AFDC), many more are working people. Typically, homeowners are the working poor with an annual income less than half the local median income in his or her community.

Myth: You must be a Christian to become a Habitat homeowner.

Fact: Habitat for Humanity is a Christian housing organization. However, prospective homeowners are chosen without regard to race, religion, or ethnic group in keeping with U.S. law and with Habitat's abiding belief that God's love extends to everyone. Habitat also welcomes volunteers from all faiths or no faith who actively embrace Habitat's goal of eliminating poverty housing from the world.

Myth: Habitat for Humanity is government agency.

Fact: Habitat is an ecumenical Christian housing organization. It is neither an arm of the government nor of any particular church or denomination. It does accept government funds for the construction of new houses and for the renovation or repair of existing houses. Habitat may also receive government assistance for the acquisition of land or houses in need of rehabilitation. Habitat also accepts government help for streets, utilities and administrative expenses as long as the funds carry no obligations that would limit Habitat's ability to carry out its mission and core values.

Myth: Habitat for Humanity was founded by former U.S. President Jimmy Carter.

Fact: Habitat for Humanity was started in 1976 in Americus, GA, by Millard and Linda Fuller. President Carter and his wife Rosalynn (whose home is eight miles from Americus in Plains, GA) have been long-time Habitat supporters and volunteers who help bring national attention to the organization's house-building work. Each year they lead the Jimmy Carter Work Project to help build houses and raise awareness of the need for affordable housing.

Myth: Habitat houses allow people to move from poverty to plush new houses.

Fact: Any new house is going to be a dramatic change for a family that has been living in a shack or tenement. But Habitat houses are not extravagant by any standard. Habitat's philosophy is to build simple, decent homes. Under house-design criteria approved by Habitat for Humanity International's board of directors; living space in a three-bedroom home, for example, generally cannot exceed 1,050 square feet. We build simple, decent, safe and affordable homes.

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

Fact: Habitat founder and president Millard Fuller addresses this issue in *A Simple, Decent Place to Live: The Building of Realization of Habitat for Humanity* (Word Publishing, 1995):

"In two decades of Habitat for Humanity...we have had no history of people selling their houses. Why? Because it's so hard for these families to get the houses in the first place. It's like an impossible dream come true. The fact that they can make a profit is not even an issue because they realize that if they sell it they won't have a house anymore. And they wouldn't be able to make any payments the way the world would demand on a new one, since the bank or someone else attempting to make a big profit would now be the lender."

Silent second mortgages that are "paid off" by living in the houses, as well as first buy-back option clauses that many affiliates put into their agreements with homeowners, also help alleviate such concerns.

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

Fact: Although Habitat for Humanity is constantly growing in new areas in the United States and around the world, there are yet many places that do not have the benefits of a Habitat affiliate. Habitat operates on locally run affiliates rather than 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, non-profit organizations that operate within specific service areas in a covenant relationship with Habitat for Humanity International.

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

Fact: Poverty housing is a huge issue. But Habitat believes that by continuing to build houses with those in need, working with other committed groups and putting the issue of housing affordability in the hearts and minds of compassionate people everywhere; the problem can be solved. One of its initiatives, in fact, is a project which proves just that. Habitat, along with local groups, organized *The Sumter County Initiative* with the goal of eliminating all substandard housing from Sumter County Georgia (where the Habitat's headquarters are located) by the year 2000. This goal was reached with the completion of the Jimmy Carter Work Project 2000; no longer does any person in Sumter County need to live in substandard housing. A new Habitat for Humanity International program, *20th Century Challenge*, urges affiliates to set a target date for wiping out substandard housing in their communities.

Habitat Repairs! Facts

In 2016 Habitat Repairs! began to meet the needs of low income families, the elderly, handicapped, and those on fixed incomes. When repairs are not made the house and surrounding homes decline, and the residents develop health and well-being issues. Habitat Repairs! revitalizes neighborhoods and repairs homes, preventing chronic diseases and reducing the need for hospitalizations and long-term care.

Why did Habitat expand into repairs?

Catawba County has the oldest housing stock in North Carolina, with most homes built pre-1980. With the aging housing stock there was a need for a repairs ministry to supplement smaller scaled existing repair programs administered by the City of Hickory and Western Piedmont Council of Governments. Initial repair estimates were 500+ homes in Hickory and 1,000+ homes in Catawba County. After 2 years of repairs, Habitat recognizes that there is a far greater need for services. As of June 2018, Habitat has received hundreds of calls and has qualified and completed 80 repairs.

Will Habitat continue to build new homes?

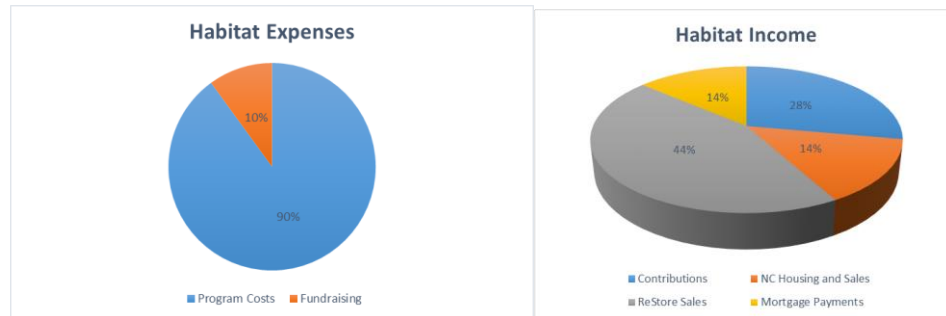
Yes! Habitat will continue to serve families in need of safe, decent, affordable housing by constructing new, energy-efficient homes in partnership with local low-income families.

Do Habitat Repairs! clients help pay and work on their homes?

Habitat Repairs! uses the Habitat model of self-help. Because the program is designed to help elderly, disabled, and fixed-income individuals, Habitat modified the sweat equity and repayment portions of the service. Sweat-equity may be preparing lunch or providing snacks and drinks to the volunteers, recruiting family members to assist with the repair, or greeting volunteers. Repairs repayments are based upon a percentage of the homeowner's monthly income, regardless repair costs. While these payments will not sustain the program, the families in this program are extremely low income and can't afford the full cost of a repair. This is the reality that makes the donor contributions so important to the community.

How is Habitat funded?

Habitat is a complex organization of many different business under one roof. Combined funding from the ReStore, homeowner mortgage payments, and donations from individuals, corporations and churches assist with new home construction, family support and training, referral, volunteer and program supervision, and community outreach.



Does Habitat repair rental homes?

Habitat Repairs! is designed primarily for owner-occupied homes. Habitat will provide limited repairs to rental homes for accessibility and safety of the tenant (wheel chair ramps).

Beyond a monetary gift, how can I help?

In accordance with Habitat's internal policies governing campaign gifts, gifts of securities, readily salable or usable real estate, art, equipment, and other similar gifts will be credited to the goals of the campaign at full market value, less any mortgage, lien, outstanding debt or encumbrance. Habitat reserves the right to determine if and when to receive goods and services given with the intention of being used for specific objectives of the campaign. If accepted, such in-kind gifts will be counted at their full fair-market value.

Is my gift tax-deductible?

Yes. Habitat for Humanity of Catawba Valley is a 501(c)3 tax exempt organization. Our Tax ID # is 58-1652358.