

## Habitat for Humanity of Greater Charlottesville The Basic Facts

Habitat for Humanity is an ecumenical Christian organization, uniting people of all backgrounds seeking to end poverty housing around the world.

HFHGC has completed 36 homes (Aug 2003), enabling affordable homeownership for a total of 131 people; 54 adults and 77 children. HFHGC has enjoyed rapid growth in recent years as shown in the graph above. Of the 36 homes, 14 were built in the city of Charlottesville, 21 in southern Albemarle County and one is in Louisa County. In the future, we hope to begin building homes in Greene and Buckingham as well, where land is less expensive.

Habitat families are selected on the basis of need and income. It is required that their housing be found inadequate, and their income sufficient to make payments, but not in the amount that will qualify for a regular mortgage. Partner family payments average around \$300 per month. For example, a family of four would need to make between \$13,000 and \$21,000 per year to qualify.



The house is built using volunteer labor. Our average home size is just over 1,000 square feet. The partner family must put in 300 hours (200 for a single-parent family) of work on their house and other Habitat houses. This is called *sweat equity*.

The house is sold to the family at cost (no profit to Habitat) with a no- interest mortgage.

Thus the house has no labor cost (or very minimal), no profit, and no interest. Most partner families pay less per month for their Habitat home than they paid in rent for a place that was run down.



Habitat is a grass roots organization that accepts no government funds for the purchase of building materials or administrative costs. Donations of land or money to purchase land are accepted from government sources if there are no conditions that violate Habitat's policies.

Habitat for Humanity is dependent on donations from local sources including individuals, churches, businesses, service and professional organizations to carry out its work.

For more information contact Greater Charlottesville Habitat for Humanity, P.O. Box 7305, Charlottesville, VA 22906 , (434) 293-9066, [www.cvillehabitat.org](http://www.cvillehabitat.org)