



## Myths and truths

*Habitat for Humanity is a nonprofit Christian housing ministry. Habitat seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action.*

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

**TRUTH:** Habitat for Humanity offers homeownership opportunities to families who are unable to obtain conventional house financing. Generally, this includes those whose income is 30 to 50 percent of the area's median income. In most cases, prospective Habitat homeowner families make a \$500 down payment. Additionally, they contribute 300 to 500 hours of "sweat equity" on the construction of their home or someone else's home. Because Habitat houses are built using donations of land, material and labor, mortgage payments are kept affordable.

**MYTH: Habitat builds houses only for minorities.**

**TRUTH:** Habitat builds houses in partnership with those in need of adequate housing regardless of race, religion or any other difference. Prospective homeowners must meet three criteria: need, ability to repay the mortgage, and a willingness to partner with Habitat.

**MYTH: Habitat homeowners are on welfare.**

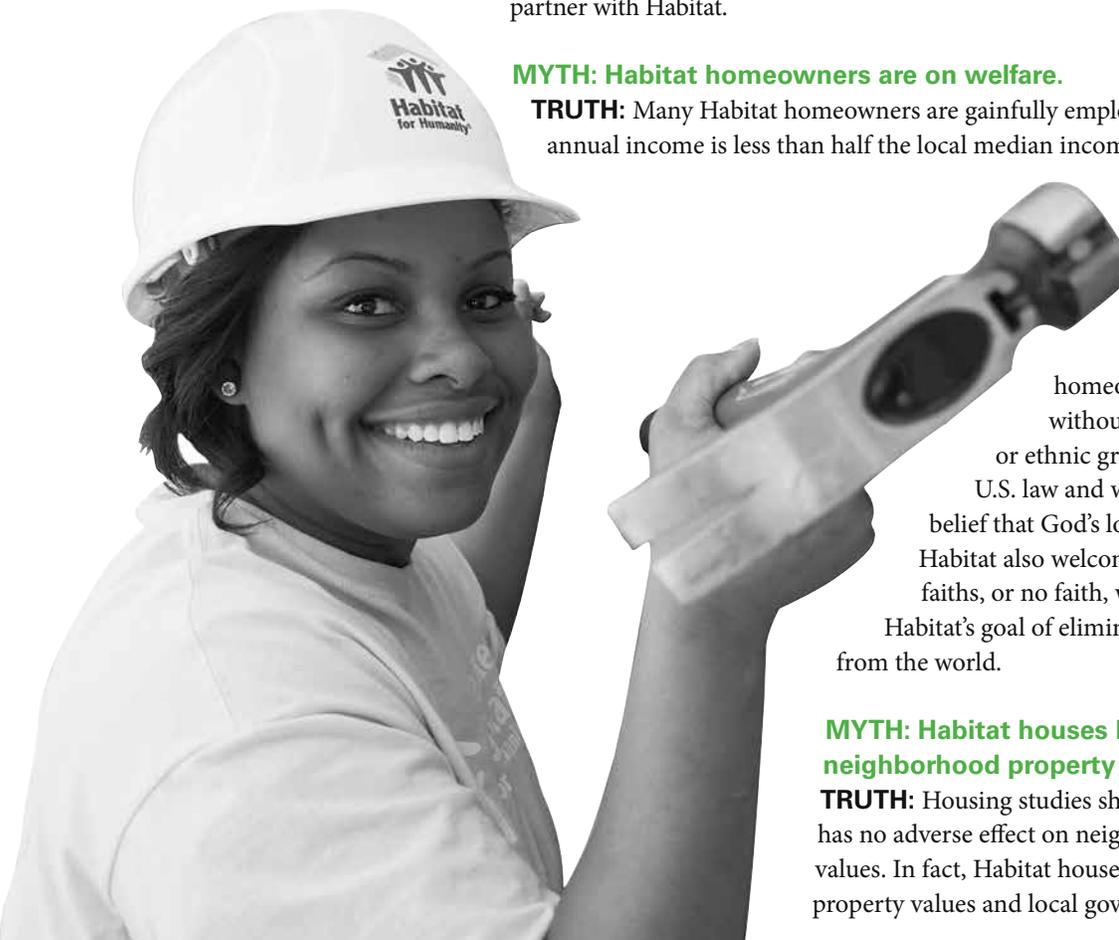
**TRUTH:** Many Habitat homeowners are gainfully employed. Typically, their annual income is less than half the local median income in their community.

**MYTH: You have to be a Christian to become a Habitat homeowner.**

**TRUTH:** Habitat 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 houses lower neighborhood property values.**

**TRUTH:** Housing studies show affordable housing has no adverse effect on neighborhood property values. In fact, Habitat houses have proved to increase property values and local government tax income.



**MYTH: Habitat for Humanity is a Southern poverty program.**

**TRUTH:** Habitat for Humanity is a worldwide, grassroots movement with a presence in more than 70 countries. In the United States, Habitat for Humanity's work is accomplished at the community level by more than 1,400 affiliates — independent, locally run nonprofit organizations.

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

**TRUTH:** Habitat is an independent nonprofit organization that accepts some government funds and other resources to help build houses in partnership with those in need of adequate shelter. We accept these funds as long as they do not limit our ability to demonstrate the love and teachings of Jesus Christ. Additionally, our local affiliates insert specific guidelines as needed to avoid becoming dependent on or controlled by government funds.

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

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

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

**TRUTH:** Habitat — through its local affiliates — is at work in cities, suburbs and rural areas in highly developed countries and in developing countries. Because poverty housing is so widespread, Habitat's work goes on 365 days a year in locations throughout the United States and around the world.

**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 in partnership with people in need of decent shelter, 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.

