



**220 Meyers Street
Chico, CA 95928
buttehabitat.org**

Office: 530-343-7423 ReStore: 530-895-1271

How does it work?

- Habitat builds decent and affordable housing with partner homeowners, volunteers from the community, and donated funds and supplies
- Homeowners invest hundreds of sweat equity hours to build their Habitat home, pay a down payment, and are responsible for monthly affordable mortgages.
- Habitat houses are sold to homeowners for zero profit and financed with affordable loans.
- Homeowners' monthly mortgage payments are used to build still more Habitat houses.
- Some of the proceeds from Restore are dedicated to home building.

How are Partner Homeowners selected?

- All are welcome to apply to become partners with Habitat, regardless of race, religion, age, gender, political views or any other distinction that too often divide people. In short, Habitat welcomes prospective partners from all backgrounds.
- The homeowner selection committee chooses future homeowners based on need for housing, willingness to become active partners in the program, and ability to repay the loan.

How does Habitat work with the government?

- We ask legislators and housing regulators to increase support for affordable homeownership.
- We monitor public policies related to housing, community and international development.
- We advocate policy choices that increase access to decent and affordable housing for people around the world.



Why does a house make a difference?

- Provides an opportunity for homeowners to achieve the independence they need to build a better life for themselves their families.
- Provides stability for families and children.

- Develops dignity and pride.
- Supports health, safety, and security
- Helps to build strong and healthy communities.

How can I help?

- Volunteer in the ReStore or help build a house
- Donate used building supplies to ReStore
- Donate funds to buy building supplies
- Donate in-kind building services to build a house

Myths (and facts) about Habitat for Humanity

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

Fact: 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 60 percent of the area's median income. Habitat homeowner families make a \$1000 down payment. Additionally, they contribute 250 hours per adult of "sweat equity" hours on the construction of their home or someone else's home. Because Habitat houses are built mostly using donations of land, material and labor, mortgage payments are kept affordable.

Myth: Habitat houses reduce a neighborhood's property values.

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

Myth: Habitat homeowners are on welfare.

Fact: A Habitat homeowner has an annual income that is less than half of the median income in our community through employment that mostly pays minimum wage. We do not discriminate against homeowners that may receive public assistance.

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

Fact: All are welcome to apply to become partners with Habitat, regardless of race, religion, age, gender, political views or any other distinction that too often divide people. Habitat also welcomes volunteers from all faiths, or no faith, who actively embrace Habitat's core value that everyone deserves a place to call home. Working together, side by side, promotes understanding.



 **Habitat for Humanity**
of Butte County

**Future Habitat
homeowner!**

Myth: Habitat for Humanity is an arm of the government.

Fact: Habitat is an independent, nonprofit organization that accepts some government funds and other resources to help provide houses for those in need.

Myth: Jimmy Carter founded Habitat for Humanity

Fact: Habitat was started in 1976 in Americus, Ga., by the late Millard Fuller and his wife Linda. President Carter and his wife Rosalynn (whose home is eight miles from Americus, in Plains, Ga.), have been longtime 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.