



Mission: To provide affordable housing for low-income families by working in partnership with those families.

MYTHS (and Facts) ABOUT HABITAT

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

Fact: Habitat for Humanity International offers a homeownership opportunity to families unable to obtain conventional house financing—generally, 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 and 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 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 African Americans get Habitat for Humanity homes.

Fact: Habitat builds houses in partnership with those in need—regardless of race, religion or any other difference—who meet three criteria: need; ability to repay the no-interest, no-profit mortgage; and a willingness to partner with Habitat. According to the latest available statistics (through 1997), 33 percent of Habitat homeowners are Anglo; 67 percent are people of color.

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, nonprofit 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 their annual income is less than half the local median income in their community.

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

Fact: Habitat for Humanity is a [Christian organization](#). However, 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 was founded by former U.S. President Jimmy Carter.

Fact: Habitat was started in 1976 in Americus, Ga., by [Millard Fuller](#) along with 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.