



## FREQUENTLY ASKED QUESTIONS

*Revised March 2022*

### ***What is the mission of Habitat for Humanity of San Antonio?***

Habitat for Humanity of San Antonio is an ecumenical Christian non-profit organization working in partnership with God's people in need to build modest, decent and affordable homes without interest or profit, thereby witnessing God's love in action.

### ***What is the history of Habitat for Humanity of San Antonio?***

We started construction of the first Habitat house in the United States on a small parcel of land on Hidalgo Street (San Antonio's west side) in 1976. We have grown to become one of the top 5 largest producing Habitat affiliates in the country, having built 1,250+ Habitat homes in partnership with hardworking families in need.

### ***Does Habitat for Humanity give homes away?***

No, Habitat is not a charity or a "handout" program but instead an empowerment program. Each Habitat homeowner in San Antonio contributes at least 300 hours of sweat equity to build their home and those of their neighbors. Habitat homes are sold to homeowners at no profit with a zero (0%) percent interest mortgage. Homeowners pay an affordable monthly mortgage payment of approximately \$750 (includes insurance and taxes).

### ***Who do we serve?***

Habitat is chartered to serve residents of Bexar County and to build within the county perimeters. We serve low to very low-income families whose income is 25 -- 80% of the Area Median Income. For most of our families that means an annual income of approximately \$34,000. Habitat homes are usually built in urban and suburban neighborhoods where land is available and our families have expressed interest in living. These areas also have adequate resources for the homeowners such as public transportation, retail stores and businesses, educational, community/social service organizations and public park land.

### ***How is Habitat for Humanity of San Antonio funded?***

- The building program is funded through partnerships with the faith community, corporations, foundations, community organizations and individuals.
- It costs Habitat approximately \$115,000 to build one Habitat home (not including land or infrastructure). Sponsors fund a house sponsorship fee and have the opportunity to assist with the building of their particular sponsored Habitat home.
- Proceeds from the Habitat Home Centers help fund Habitat's general and administrative expenses. Due to their success, 100% of donor contributions go directly to our home building program.
- We apply for City and County funding to set the stage for homebuilding.

### ***What are the Habitat Home Centers?***

The Habitat Home Centers are home improvement thrift stores that sell both new and gently used building materials, home/office furniture, décor, and more at discounted prices to the public.

Donations to the Home Centers help the San Antonio community by diverting reusable goods from the landfill and are tax deductible to the extent eligible by the law. Come by and check us out – we're at 311 Probandt, 5482 Walzem and 8125 Meadow Leaf Dr. The Home Centers are open Monday – Friday (8 am – 6 pm) and Saturday (9 am– 5 pm).

### ***Does Habitat for Humanity of San Antonio accept government funding?***

Habitat is privately funded and does not use government funding for the building of homes. Habitat does accept government funding to assist with the cost of land, infrastructure, site preparation and administrative costs.

### ***How does Habitat benefit the community?***

In addition to the low-income families who become homeowners each year, the San Antonio community realizes substantial benefit from Habitat homes:

- The property tax base increases in blighted areas of the City and families have more income available to contribute to the growth of the San Antonio economy. Many Habitat homeowners invest savings from lower monthly housing costs into additional education and training which will increase their earning potential.
- Habitat homes catalyze improvement by prompting neighboring homeowners to clean up and beautify their existing properties, creating a community environment in which all the families take pride.
- Homeownership matters – children of homeowners (versus children of renters) are more likely to: graduate from high school and college, are less likely to become a teenage parent, have higher math and reading scores, have fewer behavioral problems and are less likely to rely on welfare in the future.

### ***How does Habitat for Humanity of San Antonio support the homeowners?***

Our Family Services staff guide interested families through an extensive application and selection process. Applicants who do not qualify are not just turned away; Habitat actively works to assist them in resolving problems through mortgage counseling.

Our Family Partner Program emphasizes budgeting, family social services, home maintenance training, conflict resolution and life skills.

The Family Services Program is important because it works with our Habitat families throughout their life in a Habitat home. Should any challenges occur in the payment of the homeowner's mortgage, the Family Services Department averts crises by working closely with the family.

### ***How do people apply for Habitat for Humanity homes?***

People interested in applying for a Habitat home can apply online at [www.HabitatSA.org](http://www.HabitatSA.org) or pick up an application at the Habitat office located at 311 Probandt. For further details contact our office at: **(210) 223-5203**.

### ***When does Habitat for Humanity of San Antonio build?***

Habitat builds year-round. We do the majority of our building Fridays and Saturdays. Many individuals and groups also volunteer on weekdays.