

OUR MISSION

Habitat for Humanity of San Antonio and Guadalupe Valley is an ecumenical, Christian 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 WE DO

Habitat works with low-income families who would not otherwise be able to afford a home. We partner with hardworking families in need, and help them build affordable homes for themselves and their families at no interest and no profit. We are not a charity or a "handout" program, but rather we help families help themselves. As of the beginning of 2023 we have built affordable homes for 1,310+ families in need!

ABOUT OUR HOMEOWNERS

We work with families whose total income is between 30% - 80% of the area median income. Families are accepted into the Habitat program based on their need, ability to pay, and their willingness to partner. Applicants must be residents of Bexar or Guadalupe County. Once accepted, first-time homebuyers are eligible to buy a home from Habitat with a 20 – 25 year zero percent interest mortgage. Families spend a minimum of 300 hours investing in "sweat equity" where they support and help build their own home and the homes of their neighbors. Monthly payments are approximately \$800 (including taxes and insurance).

HOW WE ARE FUNDED

Our funding comes through partnerships with individuals, corporations, foundations, faith organizations, and civic groups. It costs approximately \$135,000 to build a Habitat home including materials, tools and supplies (excluding land and infrastructure). Habitat relies on private sources of funding to build our affordable homes, and Habitat only accepts government funding for land acquisition, infrastructure, administrative, and site preparation expenses. Since the success of our Home Centers fund our administrative expenses, 100% of every donated dollar goes directly into our building program.

THE ROLE OF VOLUNTEERS

At Habitat, volunteers are the heart of our organization. From board members to those directly involved in construction, volunteers make the difference. Traditionally, more than 9,000 volunteers assist in various Habitat activities each year. Our volunteers build the homes, raise funds, work in our administrative offices, provide lunch for volunteers at the construction site, and assist at our Habitat Home Centers.

HABITAT HOME CENTERS

Habitat for Humanity of San Antonio and Guadalupe Valley operates three Habitat Home Centers. They are new and used building materials retail stores. New, donated and salvaged building materials are sold to the public at a reduced cost. The proceeds of the sales fund Habitat's administrative expenses. We even have a "Wrecking Crew" who, for a small fee, will demo a home undergoing a remodel. Home Centers are located at 311 Probandt, 5482 Walzem, and 8125 Meadow Leaf Dr. We also have a ReStore in Seguin located at 256 W. Court St., Seguin, Texas. For more information or to make a donation of building materials, please call 210-223-3647.

HABITAT'S MISSION

Habitat for Humanity of San Antonio and Guadalupe Valley 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.

HABITAT'S HISTORY

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 4 largest producing Habitat affiliates in the country, having built 1,310 Habitat homes in partnership with hardworking families in need. Since 2021 we have joined forces with Guadalupe County to expand our mission to serve communities in need in both Bexar and Guadalupe County.

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 \$800 (includes insurance and taxes).

WHO WE SERVE?

Habitat is chartered to serve residents of Bexar and Guadalupe County and to build within the county perimeters. We serve low to very low-income families whose income is 30-80% of the Area Median Income. For most of our families that means an annual income of approximately \$36,000. 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 parks.

HOW ARE WE FUNDED?

- The building program is funded through partnerships with the faith community, corporations, foundations, community organizations and individuals.
- It costs Habitat approximately \$135,000 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.

DOES HABITAT 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.

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). We also have a ReStore in Seguin located at 256 W. Court St., Seguin, Texas 78155 and it's open Tuesday - Saturday (8 am – 5:30 pm).

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 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 HOMES?

People interested in applying for a Habitat home can apply online at 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 BUILD?

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

HOMEOWNERSHIP READINESS TRAINING

Provide a comprehensive education program covering significant homeownership related topics to families pre-qualified for our home building program:

- **Program Orientation** – Class led by Habitat staff, educating families on program requirements and participant responsibilities such as time commitment, sweat equity requirements, education requirements, and financial stewardship requirements.
- **Money Smart Training** – Class led by local banking professionals and financial advisors, educating families on important financial matters such as banking, savings goals, tracking expenditures, utilizing the information to create a financial plan.
- **Money Management & Principals** – Class led by local banking professionals, educating families on financial matters such as budgeting, and long term saving goals.
- **Building Better Credit** – One-on-one counseling led by COSA financial counselors (from financial empowerment center), educating families on improving and managing credit, understanding interest, and preventing identity theft.
- **Code Compliance** – Class led by COSA Code Compliance Officers, educating families on the important responsibilities each homeowner has in learning and complying with the City's codes and regulations and the resources available to help.
- **Property Taxes** – Class led by Bexar County Assessor/Collector staff, educating families on all matters related to property taxes such as property appraisals, tax rates, and distribution and use of property tax dollars.
- **Community Awareness & Involvement** – Class led by Habitat staff and SAPD SAFFE Officer, educating families on the importance of community involvement, learning about neighborhood and community issues, and becoming an active and informed voter.
- **Homeowner Insurance** – Class led by Insurance professionals, educating families on the purpose and options with homeowner insurance, in depth review of insurance coverage, and how to keep their home insurable.
- **Conflict Resolution** – Class led by Dispute Resolution professionals, educating families on neighbor relations and conflict resolution skills.
- **Pre-Construction** – Class led by Habitat staff, educating families on the home building process and volunteer & sponsor relations.
- **Home Maintenance & Repair** – A "How-To" Class led by Habitat staff and volunteers, educating families on home maintenance responsibilities and hands on techniques.
- **Landscaping** – A "Hands-On" Class led by Master Gardeners or Horticulture professionals, educating families on xeriscaping, native and drought tolerant plants, yard beautification and maintenance.
- **Recycling** – This class educates families on the importance of recycling, the effects on the environment, the breakdown of materials in the environment, the different types of recycling materials and proper way to dispose of materials led by COSA SWMD staff.
- **Closing Preparation & Deed Compliance** – Class led by Habitat staff providing in depth review of deed restrictions, property easements, escrow account purpose, use & analysis, closing process, and on-going responsibilities and legal requirements.
- **Protecting Your Identity**
- **Housing Counseling** - One-on-one counseling with HUD certified housing counselor.
- **Utilities** - Led by SAWS & CPS staff. Covers how to save water & energy, available assistance, programs, how to read meters, and how to interpret monthly bills.

MORTGAGE COUNSELING

Provide long term mortgage counseling services to low income families

- **Review & Analysis** of individual family situations to identify barriers to homeownership
 - 4,524 families reviewed and analyzed in all of 2022
- **Case Management** – Provide on-going guidance and support to families working to address and overcome their barriers to homeownership
 - 150+ families are in our mortgage counseling program at any given time
 - Collaborate with and utilize other community resources to avoid duplication of services

AFORDABLE HOMEOWNERSHIP FOR LOW INCOME FAMILIES

- **No Profit Included** – Decent and quality homes – 3 or 4 bedrooms, 2 bath homes, sold at or below actual cost
- **Affordable Cost to Build** – City funded infrastructure costs (streets, utilities, sidewalks, drainage, etc.) are not passed along to the homebuyer making the home truly affordable.
- **Minimal Closing Costs paid by buyer** – 1st year's homeowner insurance, 2 months escrow of property taxes and insurance, and legal document filing fee. Other closing costs, if applicable, are paid by funders and supporters.
- **Zero Percent Financing** – Homes financed for 20 to 25 years with a no interest (0%) mortgage.
- **Affordable Monthly Payments** – Made up of Principal and Escrow for property taxes and insurance. Monthly payments average \$800 a month.

HOMEOWNERSHIP PROGRAM ELIGIBILITY SUMMARY

Habitat selects Bexar County & Guadalupe County residents (partner families) who are first-time homebuying families earning

30-80% of Area Median Income (AMI) adjusted for family size, based on their:

- **Need** for modest, decent, affordable housing.
- **Ability to pay** a zero percent (0%) interest mortgage.
- **Willingness to partner** with Habitat.

In addition to the prior three criteria, Partner Families must demonstrate:

- **Income Stability** – Families with 3 years of continuous, increasing, full time income.
- **Affordable Housing Ratio** – The percentage of the estimated house payment (including principal, taxes and insurance) to the applicant(s) gross income is 30% or less.
- **Affordable Total Debt Ratio** (also known as Debt-to-Income Ratio) – The percentage of total monthly debts (e.g. estimated mortgage payment, including escrow, added to all of the applicant's other debts) to the applicant(s) gross income is 40% or less.
- **Commitment to Success**