

frequently asked questions



How does Habitat for Humanity help families?

People in your community and all over the world partner with Habitat to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage.

How does Habitat for Humanity homeownership work?

Families in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity.

Each local Habitat's family selection committee selects homeowners based on three criteria:

- The applicant's level of need.
- Their willingness to partner with Habitat.
- Their ability to repay a mortgage through an affordable payment plan.

Habitat's homebuyers invest hundreds of hours of their own labor, called sweat equity, working alongside volunteers and other Habitat homeowners, in addition to paying an affordable mortgage and receiving financial education.

Habitat for Humanity follows a nondiscriminatory policy of family selection. Neither race nor religion is a factor in choosing Habitat's homeowners.

Does Habitat for Humanity only build new houses?

Habitat for Humanity works in a number of different ways to create decent, affordable housing.

- In addition to new construction, Habitat also renovates existing homes in many communities, particularly in urban areas.
- Habitat for Humanity helps people repair and improve their own homes and neighborhoods.
- Habitat's Disaster Response works with local communities to address a variety of housing needs after natural disasters.
- Habitat's advocacy work raises awareness and support for decent and affordable housing around the world.
- Outside of North America, Habitat works with partner organizations to serve even more families through innovative financing methods.

Learn more about Habitat's impact in your community and around the world.

www.habitat.org/our-work/impact