



Frequently Asked Questions

1. **What is Warren County Habitat for Humanity (WCHFH)?**

WCHFH is a local affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. WCHFH was established in 1995 and since that time has completed 15 homes throughout the county with the 16th scheduled for completion by early 2017. Our goal is to build at least one home annually somewhere in Warren County.

2. **How does WCHFH operate?**

The WCHFH Building Committee oversees volunteers and necessary sub-contractors who provide most of the labor, and individual and corporate donors provide money and materials to build Habitat houses. Partner families themselves invest hundreds of hours of labor "sweat equity" into building their homes and the homes of others. Habitat houses are not extravagant by any standard. Habitat's philosophy is to build basic, decent houses. Under house design criteria approved by Habitat for Humanity International's board of directors, living space, for example, is not to exceed approximately 1250 square feet.

3. **Does WCHFH give houses to poor people?**

WCHFH has never given away a house. Doing so would violate our basic belief that individuals and families, regardless of their financial situation, are best served and maintain dignity by working for what they receive. Not charging for volunteer labor, and charging no interest on the partner family's mortgage loan still provides a powerful financial incentive for families otherwise unable to attain the benefits of a decent, safe and secure home.

4. **How are partner families selected?**

Individuals and or families in need of decent shelter, and who have limited incomes (25% - 50% of the median for Warren County) complete an application. The WCHFH family selection committee chooses homeowners based on their level of need, their willingness to become a partner and their ability to repay the loan. WCHFH follows a non-discriminatory policy of family selection in choosing the families who receive a Habitat Home.

5. **How much does a habitat house cost to build and from where does the funding come?**

It takes an average of over \$95,000 to build a habitat house in Warren County today. That is more than double the cost of the first house completed in 1998. The majority of our funding comes from a combination of individuals, churches, businesses, civic organizations, foundations, and grants. Current Habitat homeowners' monthly mortgage payments also go into our "Fund for Humanity" which goes toward building more houses here in Warren County.

6. **What is WCHFH's impact on Warren County?**

WCHFH purchases goods and services locally. In the construction of the most recent house, approximately \$90,000 was spent at businesses throughout the county. WCHFH homes now pay over \$22,000 in property taxes each year. WCHFH homes help to put to use real estate lots that might otherwise stand vacant. And WCHFH helps to make home ownership possible for many families dependent on lower hourly wage jobs.