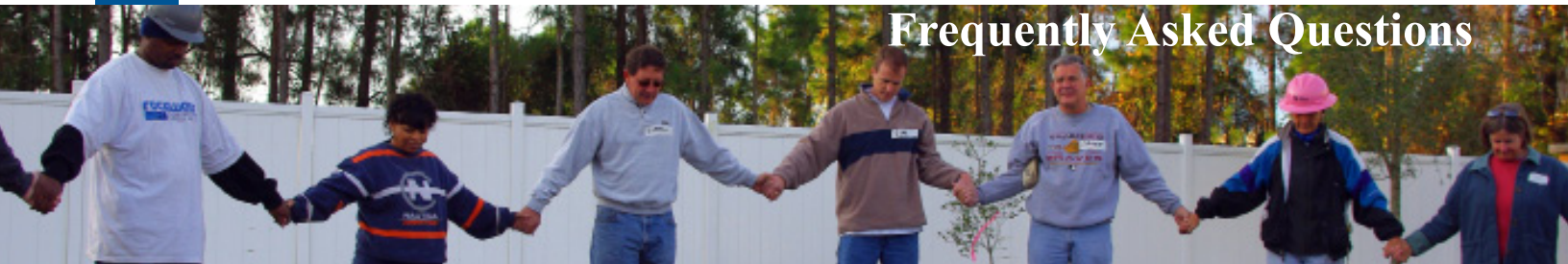


## Frequently Asked Questions



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**What is Habitat for Humanity?** Habitat for Humanity International is a nonprofit, ecumenical Christian organization. We are dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Our ministry was founded on the conviction that every man, woman and child should have a simple, decent place to live in dignity and safety. Learn more at [www.habitat.org](http://www.habitat.org).

**What is Beaches Habitat for Humanity?** Founded in 1991, Beaches Habitat for Humanity is dedicated to eliminating substandard housing in the Jacksonville Beaches. As an affiliate of Habitat for Humanity International, we work in partnership with local families and volunteers to build and rehabilitate simple, decent homes for qualified families in need. Recognizing the importance of education in breaking the cycle of poverty, we also offer a number of educational opportunities for both our homeowners and their children.

**What is your mission?** Partnering with God and the community, our mission is to eliminate substandard housing in the Jacksonville Beaches. In addition to building and rehabilitating quality, affordable homes for qualified families in need at no profit, we also guide our partner families through home ownership and provide educational opportunities so that they may build brighter futures for themselves and their children.

**What is Beaches Habitat's relationship to Habitat for Humanity International?** Beaches Habitat for Humanity is one of more than 1,700 US affiliates and 550 international affiliates of Habitat for Humanity International (HFHI) that combined have built more than 300,000 homes throughout the world. Habitat affiliates are independent, nonprofit organizations that are organized by local citizens and operate with local boards and local volunteers. Volunteers provide most of the labor, and corporate, faith-based and individual donors provide the money, materials and labor necessary to build Habitat homes.

**How does it work?** Our program is a hand up, not a hand-out. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses alongside our homeowner (partner) families. Habitat is not a giveaway program. In addition to a down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor (sweat equity) into building their Habitat house and the houses of others. Habitat houses are sold to partner families at no profit and financed with zero interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

**How are the houses built?** Habitat homes are built with the labor and skill of hardworking families building alongside dedicated volunteers. The workers are supervised by our skilled construction staff who oversee the construction of each home.

**What does “more than homes” mean?** In addition to building quality, affordable homes for qualified families in need at no profit, we also guide our partner families through home ownership and provide educational opportunities so that they may build brighter futures for themselves and their children.

**What does education have to do with building homes?** In short? Everything. Recognizing the importance of education in breaking the cycle of poverty, Beaches Habitat offers a number of educational support, enrichment programs and college scholarship opportunities to assist students and families in achieving their highest academic potential. Our programs include homework help, reading and math tutoring, a school-based mentoring program, financial literacy programs and a number of other community supported experiences. Our long-term goal is to help every student become eligible for scholarships and graduate college.

**Do I have to be skilled to help build a Habitat home?** No! While having skilled volunteers helps, our staff will train anyone willing to help eliminate substandard housing in the Beaches. Still nervous about working out on the construction site? We can always use volunteers in the office, on a committee or serving as a tutor.

**How is home construction paid for?** It costs roughly \$75,000 (excluding land and infrastructure) to build a 3-bedroom, 2-bathroom Beaches Habitat home. Habitat purchases materials with donations from individuals, churches, businesses and civic organizations. No government funds are accepted for the construction of homes. We do receive some government funding to help purchase land and pay for infrastructure. In addition, all homeowner mortgage payments are placed in a revolving Fund for Humanity that is used to build more homes each year.

**How does Habitat work with the government?** Habitat for Humanity International (HFHI) has a Government Relations and Advocacy team that works with legislators and housing regulators to increase support for affordable homeownership and eliminate poverty housing. HFHI also monitors public policies related to housing, community and international development, while advocating for policy choices that increase access to decent, affordable housing for people around the world.

**Do I have to be a Christian to get involved?** Habitat has an open-door policy: All who desire to be a part of this work are welcome, regardless of religious preference or background. We have a policy of building with people in need regardless of race or religion. We welcome volunteers and supporters from all backgrounds.

**Are donations tax deductible?** Yes, Beaches Habitat is a 501(c)(3) nonprofit corporation.

**How are families selected for home ownership?** A volunteer Family Selection Committee reviews applicants and follows a non-discriminatory selection process based on level of need, ability to repay the loan and willingness to partner with Habitat.

**How can I help?** Beaches Habitat needs more of what everyone needs – money and time. We always appreciate monetary donations in any form (one-time, estate planning, etc.), as well as donations of land or materials. You can also volunteer your time on the construction site, on a committee (house selection for example) or in the office. Getting the word out about Beaches Habitat in our community is also helpful. *Your involvement can make a difference!*

***Beaches Habitat for Humanity***

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