

Habitat for Humanity of Wayne Co, NY, Inc.

1160 Macedon Center Road, Macedon, NY 14502
315-986-9915

Information about Habitat

(Selection Form #106)

How Habitat Works

Habitat volunteers work in partnership with selected low-income families. A committee recommends the families from applicants who indicate need for decent housing, ability to make the mortgage payments, and a willingness to partner with Habitat. The houses are modest, but adequate. The house is sold to the family with a no interest, no profit mortgage.

History of Habitat for Humanity International

Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry, which seeks to eliminate poverty housing and homelessness from the world. Founded in 1976 in Americus, Georgia, it has grown rapidly. Today, there are over 2000 affiliates throughout all 50 states, and there are more than 300 other Habitat projects worldwide. Over 250,000 Habitat houses have been built through out the world. As Habitat's founder, Millard Fuller says, "We may disagree on all sorts of things... baptism, communion, what night to have prayer meeting and how the preacher should dress. But thank God we can agree on a nail and the use of the hammer as an instrument to manifest God's love."

Habitat for Humanity of Wayne County, NY, Inc.

The Wayne County Affiliate was incorporated in 1988 as a fully autonomous, nonprofit, tax-exempt organization. The Board of Directors is a group of volunteers from many towns, various churches and civic organizations within Wayne County. The affiliate is responsible for its own local fund raising. It supports the work of Habitat International in other countries with a tithe of 10% of funds raised, unless the donor requests the donation be used only in Wayne County.

Ownership Details

The approximate construction cost of a Wayne County Habitat home is \$50 to 55,000, with payments per month starting at \$450 and up, for a 25 to 30 year period. The payment includes taxes and insurance. Monthly payments are due on the first of each month. The principal payments are used to build other Habitat houses in Wayne County. So as a family pays their mortgage they are building another house until everyone has a simple, decent, affordable place to live.

Sweat Equity

Sweat Equity refers to the hands-on involvement of homeowners in the work necessary to achieve our goal of eliminating substandard housing. Sweat equity is the homeowners' physical involvement in Habitat's work. There is a minimum requirement of 400 hours per household. A percentage of these hours may be obtained with the help of designated family members.

Partnership

Each selected family receives a family partner. This partner monitors that sweat equity is being completed, helps the family during construction, and assists the new homeowners in dealing with various issues faced after the homeowner moves into their new home. This partnership helps insure success in home ownership.