

## HFH-MW/GW FACT SHEET

JULY, 2010

- HFH-MW/GW is an independently-operated affiliate of Habitat for Humanity International, an ecumenical, Christian housing ministry that seeks to eliminate substandard housing worldwide while making decent shelter a matter of conscience and action.
- The mission of HFH-MW/GW is to create decent homes in good communities by working in continuing partnership with those in need who are committed and able to become homeowners. We believe that the greatest means to assist families is in providing a home ownership opportunity. Simple, affordable housing can have a profound impact on stabilizing a family and providing long-term security. The Habitat program is one of self-empowerment: we offer families *A Hand Up, Not a Handout*.
- Greater Worcester Habitat for Humanity was one of three Massachusetts Habitat affiliates founded in 1985 as the first Habitat affiliates in the Commonwealth. In 2008, GWHFH merged with MetroWest Habitat for Humanity to form Habitat for Humanity – MetroWest/Greater Worcester.
- Massachusetts has 20 Habitat affiliates that have built more than 200 houses in communities across the Commonwealth.
- We completed our 30<sup>th</sup> home in Millbury, MA in July, 2010. Our next project, a duplex in Boylston, is expected to begin later this year.
- HFH-MW/GW operates under the volunteer leadership of our Board of Directors and several working committees, including: Construction, Development, Faith Partnership, Family Partnership, Family Selection, and Site Selection. Volunteers have hands-on responsibilities in all aspects of our work from fundraising to construction to homeowner support.
- Volunteer efforts are supported and coordinated by an administrative staff consisting of a full-time executive director, a part-time office manager, a part-time finance manager, a part-time project manager, a part-time interim development director, and a full-time AmeriCorps VISTA volunteer.
- **Habitat partner families earn between 25-60% of the Area Median Income** and do not qualify for other homeownership programs. They are selected through an extensive, non-discriminatory screening process using three criteria: need for adequate housing, ability to pay a monthly mortgage and willingness to partner with Habitat.

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- Under the motto of “**A Hand Up, Not a Handout,**” we build houses *with* families, rather than *for* them. Partner families must contribute **400 to 500 hours of sweat equity** building their homes and learning skills to become successful homeowners.
- Each Habitat home is sold to a partner family on a **no-profit basis, with a 0% interest mortgage** which is typically held by our affiliate until it is fully paid in 30 years.
- The purchase price for a Habitat house is based on the partner family’s annual income. Monthly mortgages paid to Habitat become an income stream that helps support the building of future Habitat homes.
- For information about current projects, volunteer opportunities or upcoming events, visit the HFH-MW/GW website at [www.gwhfh.org](http://www.gwhfh.org).