



Habitat Birmingham builds and repairs homes in partnership with low-to-moderate income families to support affordable housing and disaster recovery needs in Jefferson, Shelby, Walker, and St. Clair counties.

### **Why Habitat for Humanity Is Needed**

Housing affects us all – our social well-being, our community's aesthetic appeal and stability, and our economy. Yet, purchasing affordable housing is out of reach for many working families. More than half of all adults have made at least one trade-off in the past three years to cover their rent or mortgage. Trade-offs includes taking a second job, cutting back on healthcare and healthy food, and moving to less safe neighborhoods.

### **Key Facts about Habitat Birmingham**

- ▲ Houses are not given away;
- ▲ Zero percent financing is offered to qualified families for new and repaired homes;
- ▲ Applicants qualify based on three criteria: (1) need for quality, affordable housing; (2) willingness to partner with Habitat Birmingham (minimum 300 "sweat equity" hours and 10 hours of homeownership education workshops); and, (3) ability to repay a no interest mortgage;
- ▲ \$85,000 is the average cost of new house construction (including land);
- ▲ \$500 is the average monthly mortgage payment (varies based on house size, taxes, etc.);
- ▲ Families are required, and the general public is welcome, to attend education and repair workshops instructed by volunteers with expertise in financial planning, insurance, etc.;
- ▲ Ranks in top 15 out of more than 1,400 Habitat affiliates in the US by Habitat for Humanity International;
- ▲ Recognized as top 15 home builders in the Birmingham area by the Birmingham Business Journal (ranked by number of building permits).

### **Annual Impact (CY 2018)**

- ▲ Unduplicated people served – more than 22,000;
- ▲ Sold no-interest mortgages for new houses - 27;
- ▲ Home repairs completed on existing owner-occupied houses - 106;
- ▲ Property taxes paid by home owners - \$250,000+;
- ▲ Estimated value of volunteer service donated - \$1.1 million.

### **Quality, Affordable Housing Effect**

Stable households equal positive social impact – changes in physical and mental health, quality of life, and attitudes or behavior. (Source: *The Foundation Center*) Quality, affordable housing is vital to the strength and condition of any community. When compared to non-homeowners (of same age, income, gender and race), children are *more* likely to graduate from college, become higher earners in adulthood, attend church, join school PTA, and *less* likely to be involved in teen pregnancy, be on welfare and have substance abuse issues. (Source: *Habitat for Humanity International*)

- ▲ Instills dignity, hope, educational achievement, career advancement, and civic responsibility;
- ▲ Promotes self-sufficiency and inspires others caught in the cycle of poverty;
- ▲ Revitalizes neighborhoods and replaces poverty housing with healthy living environments;
- ▲ Builds strong communities and generates positive economic impact.

*Our Mission: Seeking to put God's love into action,  
Habitat for Humanity brings people together to build homes, communities, and hope.*