



Habitat for Humanity of Monroe County Frequently Asked Questions

History

Habitat for Humanity of Monroe County (HFHMC) was founded in 1988, and operated entirely by volunteers for its first nine years of existence. Habitat has built more than 100 homes in the Bloomington/Monroe County area.

Model

Habitat for Humanity of Monroe County promotes home ownership by building houses in partnership with families in need of adequate housing. Our mission is to build simple, decent homes for people in need using the economics of Jesus: no interest, no profit. This has proven to be a successful model as the Monroe County affiliate has 0% foreclosure rate.

Our priorities:

- To eliminate poverty housing in Monroe County.
- To be a visible, representative organization stimulating ministry throughout the community through a strong viable partnership with community, churches and other organizations
- To provide and maintain meaningful and exciting opportunities for community, partnership, building and growth with partner families and volunteers alike.

Program

In order to qualify for the Habitat home ownership program, applicants must meet three basic criteria:

1. **Need for housing** – Applicant is living in a substandard housing situation. This may include structural problems, lack of insulation or plumbing, overcrowding, or paying more than 40% of one's gross income for rent and utilities. Applicants must not be able to qualify for a traditional home loan.
2. **Ability to pay** – Homeowners pay an interest-free mortgage for their homes. They must have sufficient income to cover their mortgage as well as their other expenses.
3. **Willingness to partner** – Applicants must be committed to complete 250 hours of "sweat equity" or volunteer hours with Habitat on the construction site, at the Habitat ReStore, or the Habitat office.

Volunteers

Habitat's most valuable resource continues to be the people who commit their time to building homes, teaching homeowner classes, and supporting the cause in other ways. Each year HFHMC utilizes more hundreds of volunteers to assist in our work.

Funding

Most funding comes directly from the Bloomington/Monroe County area through private gifts. HFHMC has also secured grant funding. With a broad base of community support HFHMC has leveraged government funds tremendously well. Typically, government funds constitute less than 10% of the HFHMC annual budget.

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