



Habitat for Humanity of Puerto Rico
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What is Habitat for Humanity of Puerto Rico?

Habitat for Humanity of Puerto Rico is a non-profit ecumenical housing ministry that helps low-income Puerto Rican families achieve the American dream of homeownership. It is one of approximately 2,100 local affiliates of Habitat for Humanity International. Each local affiliate works to serve its specific community—all support from our sponsors, donors and volunteers directly benefits the local Puerto Rican community. Habitat for Humanity International seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action.

Habitat invites people of all backgrounds, races and religions to build houses together in partnership with families in need.

Habitat has built more than 200,000 houses around the world, providing more than 1,000,000 people in more than 3,000 communities with safe, decent, affordable shelter. HFHI was founded in 1976 by Millard Fuller along with his wife Linda.

How does it work?

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor -- sweat equity -- into building their Habitat house and the houses of others.

What does a Habitat house cost?

Throughout the world, the cost of houses varies from as little as \$800 in some developing countries to an average of \$59,324 in the United States. In Puerto Rico our houses are built from \$70,000. This price may change according to site conditions and size of project.

Habitat houses are affordable for low-income families because there is no profit included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years.

What are Habitat affiliates?

Habitat for Humanity's work is accomplished at the community level by affiliates -- independent, locally run, nonprofit organizations. Each affiliate coordinates all aspects of Habitat home building in its local area -- fund raising, building site selection, partner family selection and support, house construction and mortgage servicing.

Habitat for Humanity International's headquarters, located in Americus, Ga., USA, provides information, training and a variety of other support services to Habitat affiliates worldwide.

All Habitat affiliates are asked to "tith" -- to give 10 percent of their contributions to fund house-building work in other nations. Tithing provides much-needed funds for international building, and it also gives affiliates the opportunity to demonstrate the spirit of Christian partnership. In 2001, U.S. affiliates tithed \$9.04 million to support Habitat's work overseas. Some affiliates in developing countries also receive funding grants from Habitat for Humanity International. In Puerto Rico we tithe to the Dominican Republic every year to support Habitat's mission in the area.

Where does Habitat for Humanity operate?

Habitat is a worldwide, grass-roots movement. There are more than 2,100 active affiliates in 100 countries, including all 50 states of the United States, the District of Columbia, Guam and Puerto Rico.

How are the partner families selected?

Families in need of decent shelter apply to local Habitat affiliates. The affiliate's family selection committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. Every affiliate follows a nondiscriminatory policy of family selection. Neither race nor religion is a factor in choosing the families who receive Habitat houses.

How are donations distributed and used?

Donations, whether to a local Habitat affiliate or to HFHI, are used as designated by the donor. Gifts received by HFHI that are designated to a specific affiliate or building project are forwarded to that affiliate or project. Undesignated gifts are used where most needed and for administrative expenses.

Who controls and manages Habitat for Humanity International?

An ecumenical, international board of directors determines policy and oversees and guides the mission of Habitat for Humanity International. Board members are dedicated volunteers who are deeply concerned about the problems of poverty housing around the world.

The HFHI headquarters office operates with an administrative staff, assisted by a core group of professional and support employees and supplemented by long-term and short-term volunteers. Each Habitat for Humanity affiliate is managed by its own local volunteer board.

How does Habitat work with the government?

Habitat for Humanity International is not a government agency, nor does it accept government funds for the construction of houses. However, Habitat considers all levels of government and governmental agencies important partners in its mission to eliminate poverty housing. We encourage governments to do what they can to help alleviate the suffering of all those who have no decent, adequate place to live.

Habitat for Humanity welcomes partnerships with governments to help "set the stage" for the construction of houses. Stage-setting funding and gifts might include land, houses for rehabilitation, infrastructure for streets, utilities and administrative expenses.



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