

OVERVIEW

The Oakland County affiliate of Habitat for Humanity is a nonprofit Christian housing ministry that seeks to eliminate poverty housing and homelessness from Oakland County and to make decent shelter a matter of conscience and action.

"TOP TEN"

1. Since 1994, Habitat for Humanity of Oakland County has provided affordable, decent and safe shelter to more than 300 persons (including about 180 children)
2. Volunteers (most of them unskilled) build each home (except for excavation, heating, plumbing and wiring) under the supervision of Habitat for Humanity's professional construction staff
3. Each home costs about \$98,220 and requires about 200 volunteers working fourteen days to build (corporate and faith-based sponsors cover 100 percent of the construction costs and volunteer needs)
4. Habitat for Humanity sells to qualified low income families for a price that equals cost of construction
5. Habitat for Humanity home loans are zero-percent interest and often include down payment assistance
6. All Habitat for Humanity of Oakland County homeowners make a house payment of less than \$500 per month (includes escrow accounts for homeowner's insurance and property taxes)
7. Revenue from loan payments funds future Habitat for Humanity neighborhood development projects in Oakland County and in developing nations around the world
8. Habitat Oakland County accepts families whose income is 30 to 60 percent of the median income in the city of Pontiac and who reside in dangerous, dilapidated, or overcrowded housing conditions
9. Habitat for Humanity homeowners must donate 300 hours of personal volunteer work
10. About 90 cents of every dollar Habitat Oakland County raises applies to home construction

A LIFE-CHANGING, LIFE-LASTING DIFFERENCE

- One in four Habitat for Humanity homeowners reports better grades in school
- Almost one in four Habitat for Humanity homeowners reports less cases of sickness
- Three out of five Habitat for Humanity homeowners report less family conflict
- Two out of five Habitat for Humanity homeowners report pursuing more education
- About seven out of ten Habitat for Humanity homeowners report an increase in household income

Source: Habitat for Humanity International
