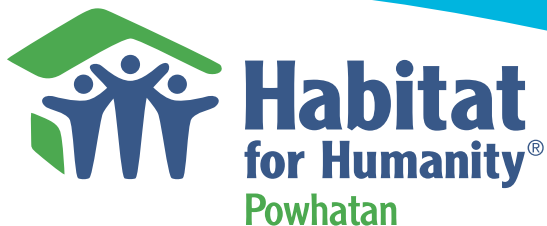


# “A Hand Up, Not a Hand Out”



**Habitat for Humanity International (HFHI)** is a worldwide, non-profit and ecumenical Christian housing ministry that believes that every man, woman and child should have a decent, safe and affordable place to live. HFHI builds and repairs houses using volunteer labor and donations.

## Habitat for Humanity Powhatan (HFHP)

(a 501c3 non-profit organization, tax ID #54-2018476)

Habitat for Humanity Powhatan is a locally run, independent affiliate of HFHI and is responsible for the Powhatan County area. HFHP has been actively engaged in constructing new homes and performing critical home repairs in the county since 2001.



## Our Homes

Habitat homes are sold at cost to partner families and are financed by no-profit mortgages. The mortgage duration is set to ensure that monthly payments (principal, insurance & taxes) do not exceed 30%

of the candidate's gross monthly income. Monthly payments are approximately \$600-\$900.

## Our Candidates

- Have a clear need for safe and affordable housing
- Have lived or worked in Powhatan County for at least 1 year
- Have a gross annual income of \$24,600 - \$61,900 for a family of 4
- Have an acceptable, but not perfect, credit history and a demonstrated ability to pay monthly mortgage payments
- Commit to partner with HFHP by performing 200-300 hours of sweat equity

## Critical Repairs Program

Started in 2011, this program addresses home repairs that are considered critical to the structural integrity, safety or utility of the home. Candidates for this program must own a single family home in Powhatan



County. Typical repairs include roofing, window or door replacement, addition of accessibility ramps, plumbing, HVAC, electrical, etc.

## Our Volunteers...

Are dedicated to providing decent, safe and affordable housing to our neighbors throughout Powhatan County! People of all skill levels and abilities are welcome!

Many of our volunteers participate as a member of a church or civic group. Their efforts reduce our building costs and enable HFHP to offer homes well below market value.



## Recent Highlights & Positioning for Future Success

- Hired new Executive Director
- Brought on 2 new Board Members
- Sponsored successful 14th Annual Golf Tournament & Valentine Gala
- Rehabbed and sold house to single parent family of 4
- Performed 10+ critical repairs on low-income houses in Powhatan County
- Increased revenue by almost 100%
- New Construction Superintendent starting in July 2017

## Contact Us

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