



HONOLULU

**Habitat**  
**for Humanity**®

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# Habitat for Humanity

## How it Works

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- Houses are built largely with volunteer labor
- In-kind donations of material and services help reduce construction cost
- Homeowners invest hours of sweat equity into the construction of their home
- Sold to families with no-profit margin, which means your mortgage goes into funding another build! 😊
- Mortgage length ranges from 20-38 years, depending on funding source



# Habitat for Humanity

## How Families are Selected

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### Three Important Selection Criteria

- Housing Need - Currently struggling w/ inadequate housing
- Qualifying income level, financially stable and unable to get conventional home financing.
- Willingness to become a partner (volunteer/sweat equity)

Non discriminatory selection policy (family's name remain anonymous until approved)



# Habitat for Humanity

## Homeowner “sweat equity”

- All homeowners contribute “sweat equity” by working in partnership with the affiliate and other volunteers.
  - Pride in ownership from personal investment
  - Development of skills and knowledge while building
  - Partnership and interaction with others who are part of the movement.



# Habitat for Humanity

Honolulu County, Oahu

## What does an Affiliate do?

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Works with donors, volunteers and homeowners.

Build or renovate simple, decent and affordable housing.

Primary responsibility for:

- Legal matters, organization.
- Fundraising.
- Family selection and support.
- Finance.
- Construction.



# Habitat for Humanity

## Statewide presence

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Habitat for Humanity **Maui**

**Kauai** Habitat for Humanity

Habitat for Humanity **Hawai'i Island**

**Molokai** Habitat for Humanity

**Honolulu** Habitat for Humanity

**Leeward** Habitat for Humanity



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**Built or renovated  
over 450 homes on  
Hawaiian Home  
Lands!!!**



# Our programs

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- Home Build
- Home Preservation

Both of our programs take you through the path of  
**homeownership.**





# Our contact info:

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