

About Habitat for Humanity

Habitat for Humanity International, a non-profit organization based in Americus, Georgia, is dedicated to building decent, affordable homes in partnership with working, low-income families around the world. Habitat International affiliates have built more than 100,000 homes throughout the world. Founded in 1986, *Cobb County Habitat for Humanity* is incorporated as an independent affiliate of Habitat For Humanity International and guided by an approved set of bylaws. It is led by a diverse Board of Directors representing many different denominations and backgrounds, The Board stresses low overhead and high productivity. To date, Cobb County Habitat has completed about 300 homes.

The initial capital and volunteer labor needed to construct the homes come from individuals, churches, businesses, foundations, corporate donors and other organizations. Government funds are used only for site acquisition and development and to cover administrative expenses. The average cost in Cobb County is about \$95,000.00. Because mortgages are issued on a no-interest, no-profit basis for a term of 15 to 20 years, each family's house payment averages only about \$400.00 per month. Cobb Habitat uses these house payments to build more homes.

Habitat is not about charity. It is about building basic, decent, affordable homes for families who could not reasonably expect to get such housing in the market place in the foreseeable future. The family is being given a **hand up** rather than a **handout**.

*Imagine the Difference Having
a Home Makes for a Family*

Volunteer Information

We anticipate our building schedule to be an eight day "blitz build" schedule but this time is spread over a period of 28 calendar days. Our projected dates are:

- ***The first day of construction will be Saturday, April 17th.*** On this day, volunteers will get to see the most dramatic part of the miracle as we begin with a bare concrete slab and erect all exterior and interior walls. Note: trusses, decking and singles installed by subcontractor
- ***The second day of construction will be Saturday, April 24th.*** On this day, we will install exterior doors and windows, attic stairs, deadwood and begin siding.
- ***Saturday, May 1st is NOT scheduled as a workday.*** To give the subs time to complete the plumbing, electrical, sheetrock and other interior work, we are scheduled to take this day off.
- ***The third day of construction will be Saturday, May 8th.*** Today we will install interior doors, siding, soffit and start painting interior doors. At the end of this day, exterior of house should be essentially complete and work will be primarily interior.
- ***"Blitz Week," May 10-14.*** We will complete construction. Volunteers will paint, finish trim and punch list odds and ends. Professionals will install cabinets, vanities and flooring.
- ***Saturday, May 15.*** Landscaping will be done by the youth from the three churches and children of parents from Heidelberg USA.
- A **Dedication Service** will be scheduled approximately four weeks following completion of the house.

*More information will be available each Sunday
following church services January 10, 17 and 24, 2010.*

December 2009

Mt. Zion United Methodist Church



2010 HABITAT PROJECT

In Partnership with
Kennesaw UMC
Due West UMC
Heidelberg USA

Hammer Home Another Miracle

Imagine the difference you
can make for a family!

Mt Zion's 2010 Habitat Home Project

In 1995, Mt. Zion made a major step in its local mission outreach - we decided to build our first Habitat home! We surprised the Habitat staff by deciding to go it "on our own" without assistance from another organization. The theme selected for the campaign, "**Hammer Home a Miracle,**" was truly appropriate as the volunteers witnessed many miracles. The first was the overwhelming response to our fundraising campaign in which we far surpassed our goal of \$40,000 by raising over \$65,000 on a single "Miracle Sunday." This Miracle enabled us to build our first house in Powder Springs and provided funding for a house in Africa and have seed money for our 1996 project. The next miracle was the response of our volunteers who astonished the Habitat staff by turning out more than 110 volunteers on the first build day. We almost completed the exterior of the house on the first day.

Since that first year, the Mt. Zion community has continued and expanded its support for Habitat for Humanity. We have encouraged other United Methodist congregations to partner with us in our annual home project as we have in turn partnered with the Covenant Churches to build additional homes. *To date, we have participated in the building of a total of 22 Habitat homes.*

This year, we will partner with Kennesaw UMC, Due West UMC and Heidelberg USA in building our 23rd home. To do this, we need to raise a total of \$12,000. To donate, you can put your offering in the offering plate on Sunday morning or return it to the church office and mark your check for Habitat.

Frequently Asked Questions

- ***How does Habitat get funding?***
Funding for Habitat comes primarily from churches, corporations, civic organizations, individuals, foundations, grants, and some government loans.
- ***How much does a Habitat home cost?***
Currently, homes in Cobb County cost approximately \$95,000.
- ***What size are Habitat homes?***
Depending on family size, homes are around 1300 square feet. Most homes are single family detached houses.
- ***Who finances the homes?***
Habitat sells the home to the selected family at cost (no profit) and Habitat holds the no-interest mortgage for 20 to 25 years. Habitat also holds a second mortgage for the difference between the sale price and the market value of the home. This second mortgage is "self forgiving" if the homeowner makes the payments on the first mortgage. The mortgage payments are "recycled" to build additional homes.
- ***How are Habitat Families selected?***
They are selected on the basis of:
 - Demonstrated housing need
 - Ability to pay the no-interest mortgage
 - Willingness to partnerWillingness to partner includes contributing 300 hours of sweat equity in building their own home and at least one other Habitat home, as well as attending Provident Living Classes to prepare them for home ownership.
- ***Do Families maintain their homes?***
You bet they do! Habitat families are appreciative and very proud of their homes and the vast majority work hard to maintain them both inside and out.
- ***How does Habitat ensure that the family will be successful homeowners?***
 - All prospective homeowners are required to attend 8-10 Provident Living Classes designed to prepare them for home ownership.
 - These classes include such topics as budgeting, home maintenance, taxes, prudent shopping practices, landscape maintenance, etc.
 - In addition the ***Habitat Family Support Committee*** assigns a representative to each family as soon as they are selected for home ownership. To help ensure their success, this representative works with the family after they have moved into their home.
- ***Do Families have problems with payments?***
Cobb County Habitat has experienced occasional problems with late or missed payments.
- ***Does Habitat renovate homes?***
Cobb Habitat has renovated several homes in Marietta, including several on Roosevelt Circle near the square, and is constantly searching for additional inner-city properties.
- ***Does Habitat accept donations of materials or services?***
Yes! If you or your company would be interested in donating materials or services contact one of the project coordinators listed below.
- ***Who can I contact for more information?***
 - Jack Gibbs: 770-565-7599
 - Bob Martin: 770-924-9345
 - Gordon Hellman: 770-993-6007