

List of Frequently Asked Questions

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Frequently
Asked Questions

1. What is Habitat for Humanity International?

Habitat for Humanity International is a global non-governmental organization and Christian housing ministry. Founded in 1976 by the late Millard Fuller, Habitat seeks to eliminate substandard or “poverty” housing, and to make adequate shelter a matter of conscience and action. Habitat for Humanity works with people of all backgrounds, races and religions to build houses together in partnership with families in need. Habitat has built or improved more than 500,000 homes worldwide, providing safe and affordable shelter for more than 2.5 million people (as of September 2011).

2. How Many People has Habitat for Humanity Helped?

Since its founding in 1976, Habitat for Humanity has built, repaired, rehabilitated or improved more than 500,000 homes around the world, providing more than 2.5 million people in thousands of communities in countries and territories across six continents with safe and affordable shelter (as of September 2011).

3. For How Long has Habitat for Humanity Operated in the Asia-Pacific region?

Habitat for Humanity began working in the Asia-Pacific region in 1983 with a pilot program in India. Since then, Habitat has built or rehabilitated or repaired homes in partnership with approximately 120,000 families – serving an estimated 600,000 people – in dozens of countries and territories around the region (as of June 2011). Every year, tens of thousands of families are helped to acquire new homes or improve existing ones, as well as to access financial and technical assistance.

4. Where Does Habitat for Humanity Operate in the Asia-Pacific region?

Over the years, Habitat has been active in such places as Afghanistan, Australia, Bangladesh, Cambodia, China, Fiji, India, Indonesia, Japan, Laos, Malaysia, Mongolia, Myanmar (Burma), Nepal, New Zealand, Pakistan, Papua New Guinea, the Philippines, Singapore, South Korea, Sri Lanka, Thailand, Timor Leste (East Timor) and Vietnam. In Japan, Singapore and Hong Kong (part of Habitat for Humanity China), Habitat is involved in fund-raising, advocacy and organizing volunteers, along with some limited local repair and home improvement activities. The principal Asia-Pacific office is in Bangkok, Thailand, with satellite offices in Singapore and Phnom Penh, Cambodia.

5. How Many People Does Habitat for Humanity Help Each Year?

Habitat for Humanity helped more than 20,000 families in the Asia-Pacific region for the year up to 30th June 2011. Or to put it another way: every 18 minutes an Asian or a Pacific family has a better life thanks to the work of Habitat for Humanity, its volunteers and partners.

6. What is Former US President Jimmy Carter’s Role with Habitat for Humanity?

Every year since 1984, former US president and Nobel Peace Prize laureate Jimmy Carter has donated one week of his time – and his building skills – to Habitat. Each year, he and his wife Rosalynn lead a major building event which attracts thousands of volunteers. In November 2009 the Jimmy and Rosalynn Carter Work Project took place at sites in northern Thailand, southwestern China, Laos, Cambodia and Vietnam. The “Mekong Build” marked the fourth time the former US president and his wife had built with Habitat for Humanity in Asia. Previous Carter Work Projects were held in India in 2006, in South Korea in 2001 and in the Philippines in 1999. The Carter Work Project will be held in Haiti in November 2011, rebuilding after the massive 7.0 earthquake which struck the Caribbean nation in 2010.

7. How Does Habitat’s “No Profit” Housing Work?

Habitat believes the best way to tackle poverty is to work with families in need and provide a “hand up” not a “hand out”. Habitat houses are sold to partner families at no profit. Families repay through affordable, no-profit mortgage loans. Monthly mortgage payments go into a local revolving fund to be used to build still more Habitat homes. In short, Habitat for Humanity is not a “giveaway” program. Partner families also invest hundreds of hours of their own labor – “sweat equity” – into building their Habitat house and the houses of others. Prospective homeowners are selected based on their level of need, their ability to repay the loan and their willingness to work in partnership with Habitat. Costs are kept down through the use of volunteer labor, and because of donations of money and materials.

8. Why do Families have to Contribute “Sweat Equity?”

Habitat for Humanity is not a “giveaway” program. Each homeowner family is required to invest many hours of “sweat equity” into the construction of their home or a Habitat program. This allows

homeowners to work alongside neighbors and volunteers, increasing the pride of ownership and fostering the development of positive relationships within a community.

9. How are Would-Be Partner Families Selected?

Families in need of decent shelter apply to a local Habitat affiliate or other entity. Partner organizations also propose would-be families. Habitat chooses homeowners based on their level of need, their ability to repay the loan and their willingness to work in partnership with Habitat for Humanity. Habitat follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing families to become Habitat homeowners.

10. Do You Have to be a Christian to be a Habitat Homeowner?

Habitat works with people of all faiths and no faith. Homeowners are selected based on their level of need, their ability to repay the loan and their willingness to work in partnership with Habitat for Humanity. Habitat follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing families to become Habitat homeowners.

11. How Does Habitat Work in Non-Christian Areas?

Across the Asia-Pacific region, Habitat works with families who are Buddhists, Hindus, Muslims, or of other faiths, and those with none. While Habitat for Humanity maintains its Christian identity, it welcomes everyone regardless of religious affiliation and persuasion. Its vision is of a world where everyone has a decent place to call home, therefore everyone is welcome to participate and build homes with people in need. In the Philippines and several other countries, building homes with Habitat for Humanity has become a platform for bringing together different Christian traditions and collaboration between different faiths.

12. How Much Does a Habitat House Cost?

It depends! The total cost of a basic new home can be as little as US\$1,600 or as more than US\$100,000. Mortgage lengths vary from two or three years to 10 years. Costs depend on location, land, labor and material costs, and other development expenses. A family may choose to take out a series of small mortgages so they can build a new home in stages or renovate and repair an existing property in phases. As one of these small loans is repaid, a new one is taken out to finance the next stage of the work. Such loans for incremental improvements typically range from a few hundred US dollars to around US\$2,500.

13. What is “Save & Build”?

Save & Build is a housing microfinance program that brings together low-income families in a community to form savings groups. The groups, usually 10-to-12 families strong, save money and materials together. When a group has sufficient savings to build one house, donors, and Habitat national and international offices invest matching loans to build two more, and construction on the three houses commences. Construction and saving continue until all the families are housed. A cycle normally takes about two years. Groups elect their own leaders – often women – to manage and monitor members’ savings, decide which families are housed in which order, and provide “sweat equity” for construction. Habitat has also developed variations such as Save & Repair programs.

Habitat for Humanity increasingly designs programs which encourage individual would-be Habitat home owners to save a proportion of the cost of their new home before construction starts. The approach is like “financial sweat equity” as, by saving over many months, a family demonstrates financial discipline and a commitment to transform their own lives. Once their house is constructed, the family already owns a proportion of the equity of their new home. The outstanding mortgage loan and the financial burden are therefore less than they might have been. Such programs may be marketed as Save & Build.

14. Why Use Housing Microfinance?

Housing microfinance schemes, whether operated by Habitat or specialist microfinance partner groups, allow more families to build or repair homes more speedily. It is ideal for families, such as those reliant on seasonal work, who otherwise would not meet conventional criteria for a Habitat home. Often poor families take out a small first loan to build the first stage of a new home or to make crucial renovations or repairs to an existing property. Once the loan is repaid, a new loan can be taken out to finance subsequent stages of the work.

In order to reach more families, Habitat for Humanity is establishing a fund to offer capital to microfinance institutions across the world to provide housing-related loans as an addition to the portfolio of products and services they offer. One initiative in this strategy involves Habitat for Humanity India and investment partners offering funding to local microfinance organizations to help more than 60,000 families improve their housing conditions over the coming three years.

15. Why Does Habitat Work with Microfinance Partner Organizations?

Habitat works with established microfinance groups which wish to offer their members the opportunity to improve their housing conditions. Typically, Habitat organizes the design, building, renovation or repair of the homes while the partner group is responsible for collecting the mortgage loan repayments and other aspects of community development. Working with microfinance partners allows Habitat to focus on what it does best – construction and volunteer mobilization to help families in need. Partnerships allow Habitat to leverage its donors' funds and thereby serve more families. They also relieve Habitat of many of the risks associated with managing loan portfolios. Microfinance partners benefit by being able to extend their range of products beyond regular loans for improving families' livelihoods, education, health and other support.

16. Where are Housing Microfinance Schemes Used in the Asia-Pacific Region?

Habitat operates housing microfinance schemes or works with microfinance partners in Bangladesh, Cambodia, China, India, Indonesia, Mongolia, Nepal, the Philippines, Sri Lanka (where Habitat's Save & Build concept was pioneered), Thailand and Vietnam among other places.

In India, Habitat for Humanity and investment partners have an initiative to offer funding to local microfinance organizations to help more than 60,000 families improve their housing conditions over the coming three years.

17. How Does Habitat Operate in the Asia-Pacific Region?

Habitat for Humanity's work in the region is accomplished by national offices and their affiliates, Habitat Resource Centers, and partner organizations.

18. What is a National Office or National Organization?

Habitat's work in a country is co-ordinated and supported by a national Habitat office or national organization, staffed by experts in construction technology, financial management, marketing and fund raising. National organizations are legally separate entities managed by volunteer boards. A national board operates in a covenant relationship with Habitat for Humanity International, as well as with each Habitat affiliate it supports. Local conditions sometimes mean a national organization is directly controlled and managed by Habitat for Humanity International.

19. What are Habitat Affiliates?

Habitat for Humanity traditionally carries out its work through affiliates – independent, locally-run, non-profit, community-level groups. They select families needing Habitat's support, secure building sites, and organize fund-raising and donations of materials, as well as house construction using volunteers and sometimes paid specialist construction workers. Sometimes affiliates organize mortgage services, but increasingly across the Asia-Pacific region, the management of loans for home partner families is handled by specialist partners such as microfinance institutions. There are about two dozen affiliates active in the Asia-Pacific region. Each affiliate has a covenant relationship with the Habitat national office in its country.

20. What is a Habitat Resource Center?

A Habitat Resource Center broadens the reach of Habitat for Humanity's mission and home-building programs. An HRC should be considered as a network of expertise rather than a physical location. Centers provide expertise in one or more of such areas as project and construction management; appropriate technology including the production of low-cost, high-quality building materials; and providing construction skills training for local people. They also respond to disasters and provide housing microfinance expertise. Services are available to Habitat affiliates, partner organizations as well as Habitat homeowners. HRCs have been established in Bangladesh, India, Indonesia, Nepal, the Philippines, Sri Lanka and Thailand among other locations. Where a Habitat national program uses HRCs rather than affiliates, volunteers may be encouraged to be involved in satellite centers to support Habitat's work in their communities. Satellites focus on identifying local housing needs and mobilizing resources and supporters. An HRC may support a series of satellites.

21. What Partners Does Habitat Work with?

Habitat works with any group that shares Habitat for Humanity's vision of a world where everyone has a safe, decent and affordable place to call home. Partner organizations contribute expertise, financial resources, or both, and often volunteer labor to strengthen the impact of Habitat's programs. Other groups, particularly non-governmental organizations and government-linked bodies, contribute services and facilities that Habitat partner families need to live fully transformed lives in thriving and secure communities.

22. How Does Habitat Work with Volunteers?

Habitat is well known for the tangible, "hands-on" construction experience it offers tens of thousands of volunteers every year. The "muscle" volunteers provide means homes can be built at considerably lower costs. More importantly, the experience transforms lives: both for the volunteers who work alongside Habitat homeowners and for partner families who see that there are "outsiders" who care enough to help them break the cycle of poverty.

23. Who Volunteers with Habitat for Humanity?

Anyone who can hold a hammer or a bucket or a paint brush is welcome. Build teams hail from business corporations, churches, schools and colleges, civic groups and other organizations. Business groups often use working on Habitat construction site as an effective way to break down barriers between executives and staff, and to encourage teamwork among employees. Some teams are open to anyone who wishes to join. Individuals also volunteer to work in Habitat offices and serve in leadership roles such as being members of Habitat boards of directors.

24. What is Global Village?

Global Village is Habitat's principal international volunteer program. Global Village offers volunteers the opportunity to take part in the "hands-on" construction or renovation of houses in some 40 countries around the world, 15 of which are in the Asia-Pacific region. Teams of 10-25 volunteers travel to their chosen host country to build in partnership with local people, learn about local housing needs and become a part of their host's community. Global Village trips typically last five days to two weeks. Volunteers experience a unique camaraderie and build lasting friendships with fellow team members, and with Habitat homeowner families.

25. How Does Habitat for Humanity Engage Young People?

Habitat encourages young people to promote creative and responsible ways to support Habitat's mission. Student- or youth-run Habitat chapters organize events to educate their campuses and local communities about affordable housing issues and the work of Habitat for Humanity; they raise funds; and also take part in building activities either locally or through Global Village trips. There are more than 900 chapters operating in 30 countries and territories; some 40 chapters operate in the Asia-Pacific region.

26. Why Does Habitat for Humanity Respond to Disasters?

The poor and the marginalized — families always Habitat for Humanity seeks to serve — are particularly vulnerable to disasters and conflicts. What few assets they have — a rudimentary home, a few household items, tools for making a basic living — are often lost. Even better-off families suddenly find themselves facing great hardship in the wake of a catastrophe. Across the Asia-Pacific region, Habitat for Humanity is involved from the earliest opportunity after a disaster. Habitat teams make assessment visits, and facilitate discussions with government authorities and local and international relief and development agencies as crucial decisions are made about shelter options.

27. To What Natural or Man-made Disasters has Habitat Responded?

Every year, Habitat for Humanity responds to a range of disasters across the Asia-Pacific region including, in 2011, the earthquake and tsunami which hit Japan and the earthquake which struck Christchurch, New Zealand, within days of each other.

After the devastating 2004 Indian Ocean tsunami, Habitat for Humanity embarked on an ambitious, long-term response. Over six years, more than 25,000 families in India, Indonesia, Sri Lanka and Thailand benefited from Habitat reconstruction programs designed to rebuild communities, homes and lives.

More recently Habitat for Humanity assisted following floods in southern Thailand and in Sri Lanka in 2010. Within one month, September 2009, Habitat launched a series of responses: after Typhoon Ketsana swept through the Philippines, Vietnam and Cambodia; after earthquakes erupted in Sumatra and West Java, Indonesia; and following a tsunami that hit the Pacific island state of Samoa. Other disasters where Habitat has responded include the 2008 earthquake in Sichuan, southwestern China and, the same month, Cyclone Nargis in southern Myanmar. In 2007, Habitat responded to a cyclone and flooding in Bangladesh; a tsunami that struck the Solomon Islands; severe flooding in the Indonesian capital of Jakarta; and the aftermath of landslides and typhoons in the Philippines. In addition, Habitat worked to rebuild after the 2006 earthquake in Yogyakarta, Indonesia, and the 2005 earthquake that struck mountainous parts of Pakistan.

Outside the Asia-Pacific region, Habitat is involved in rebuilding homes after the earthquakes that hit Haiti and Chile in 2010. Previously, it worked to rebuild after Hurricanes Katrina and Rita hit the southern USA, in Romania, and in Lebanon, as well in various countries in Latin America.

28. What is Habitat's Approach to Responding after Disasters?

Habitat for Humanity focuses on working with local communities and governments to provide a range of shelter options for those whose lives have been afflicted by a disaster. Habitat's approach is to create a pathway to permanent housing. This may take many months or years to achieve. Interventions may start early such as distributing clean-up and emergency shelter kits even though Habitat does not operate as a relief agency. Other response include creating transitional shelters (homes made of materials that can be reused in a more permanent structure) or "core" or incremental building whereby a basic house is built, say with one room, which can be expanded later as family circumstances allow. Repairs, rehabilitations and new constructions are all possible. Habitat may help the same family several times on that pathway to a permanent home and a rebuilt life.

Habitat involves local communities in design and rebuilding, and prefers to rebuild homes on existing foundations or within a family's existing community rather than relocating people to new sites. Habitat's approach focuses on providing technical assistance and project management expertise. Funding comes from appeals, and governments and partner groups engaged in disaster response. Many families lose their livelihoods in a disaster so, unlike in regular Habitat programs, they are not in a position to repay mortgage loans. However, families are encouraged to contribute "sweat equity" in rebuilding their homes and communities. In addition, projects are designed so family members can earn money, for example, working on Habitat construction sites.

Habitat for Humanity seeks to mitigate or reduce not only the devastating effect of a disaster, but also to protect families and strengthen homes against future calamities. This mitigation work takes the form of rebuilding to higher standards with quality materials and designs as well as strengthening the structures of existing homes, technical training, and teaching families and communities how best to prepare for and respond to a disaster.

29. Who Runs Habitat for Humanity International?

An international board of directors determines policy, and oversees and guides Habitat for Humanity's mission. Board members are volunteers who are dedicated to tackling poverty housing around the world. A board committee on the Asia-Pacific region includes members from Indonesia, New Zealand, Philippines and the USA. Affiliates and national organizations are typically overseen by volunteer boards.

Area offices oversee Habitat's work in different parts of the world. The office in Bangkok, Thailand, oversees activities in the Asia-Pacific region; the office in Bratislava, Slovakia, is responsible for Europe and Central Asia; Costa Rica for Latin America and the Caribbean; and Pretoria, South Africa, for Africa and the Middle East. North American activities are overseen by the global headquarters in Americus and the administrative office in Atlanta, both in Georgia, USA. These Habitat for Humanity offices have administrative teams, assisted by professional and support employees, and supplemented by long- and short-term volunteers. Habitat for Humanity International provides training, technical support, resource development expertise and matching funds.

30. How are Donations Distributed and Used?

Affiliates, national organizations and Habitat for Humanity International accept undesignated and designated donations in money, and in kind or gifts. Undesignated gifts are used where needed. Other donations are distributed as designated by the donor. Established national organizations and

affiliates are encouraged to tithe a portion of their income to support Habitat programs in other countries. Audited financial statements are available.

31. How Much Does Habitat for Humanity Spend on Administration?

In the most recent year for which financial statements are available, the year to 30th June 2009, Habitat for Humanity entities around the world collectively spent an estimated 85 percent of their income on programs, 7 percent on fund raising, and 8 percent on management and other costs. This breakdown is comparable with other international non-governmental organizations. National organizations and affiliates allocate costs differently depending, in part, on whether the particular Habitat entity is starting out, when overhead costs can be higher, or whether it is more mature and can spread such costs across a range of active construction-related programs. Habitat entities face external and internal audits to ensure the best and correct use is being made of donors' money.

32. Where Can I Find Out More?

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