



Misconceptions about Habitat for Humanity are common and are often the root of opposition. Here are the facts...

Habitat for Humanity Give Homes Away:

Habitat for Humanity sells homes to families living and working in our community who typically cannot purchase homes through the traditional lending system. Habitat homeowners pay taxes, insurance, and an affordable mortgage. Homeowners also contribute between 200 and 500 hours of “sweat equity,” helping to build their home and completing homebuyer training courses in budgeting, maintenance, civics, insurance, and financing.

Habitat Homes Will Lower Property Values:

Habitat builds high quality homes and supports broader community development efforts. Habitat typically increases nearby property values by rehabilitating and developing previously blighted and distressed properties. By developing these properties, Habitat also increases tax revenue for local governments. Habitat Metro Maryland homeowners have paid more than \$1,000,000 in property taxes.

The Government Funds Habitat for Humanity:

Habitat is a private nonprofit organization funded through many sources. While various government programs provide critical funding for Habitat’s programs, only 5% of HFHMM’s total income in FY20 came from government funds. Habitat does work directly with governments through advocacy to support housing affordability, housing safety, communities of opportunity, and racial equity and social justice. Moreover, through its work, Habitat has invested more than \$22,000,000 in local neighborhoods since 1982 and has financed more than \$15,000,000 in affordable mortgages.

Habitat Families Won’t “Fit” in Our Community:

The individuals served by Habitat are key workforce members in our community. They work in schools, hospitals, police stations, and the service industry, but they have been priced out of the housing market. Providing homeownership opportunities in the communities where our homebuyers work fosters a strong sense of belonging and deepens community engagement.

