



*Habitat volunteers perform many of the tasks of construction on houses. Above, a crew raises the wall.*

## Frequently Asked Questions about Habitat for Humanity

**Are the houses free?** No, each homeowner has an interest free mortgage with payments. The family must provide proof of legal residency in the state, and must provide 400 hours of "Sweat Equity," which can be construction help or other Habitat work. Each affiliate is 100% locally funded and tithes 10% outside the country.

**What does a house cost?** Today it costs the coalition \$42,500 to fund one half of a house. The houses are about 1,300 square feet with 3-4 bedrooms and 2 baths. The homeowner buys the house for about \$100,000. Most international houses cost about \$4,000 and are about 600 square feet.

**Why donate if homeowners buy the houses?** Homeowner's payments on the 30-year mortgage are used to purchase more land for future builds and to pay overhead and construction cost. Materials for additional house construction are funded by our donations.

### **How does one qualify for a Habitat house?**

Each prospective homeowner needs to qualify with income between 30-50% of the area median income, live in substandard housing, and show stability in the area. The qualification process takes about a year and is used by the Habitat organization to ensure those who need the homes can get them. Speculators are not allowed to purchase Habitat houses.

The Episcopal Habitat Coalition is a 501(c)-3 corporation and has raised nearly \$1,300,000 with zero overhead.

To discuss your interest in supporting Saint Stephen's Habitat for Humanity outreach ministry, please contact:

*Habitat for Humanity Coordinator  
Vic Grace  
Phone: (602) 463-8044  
Email: [vgrace@aol.com](mailto:vgrace@aol.com)*

## Saint Stephen's Episcopal Church

The Rt. Rev. Kirk Stevan Smith, Bishop

The Rev. Julie O'Brien, Rector

2310 N. 56th Street

Phoenix, AZ 85008

602-840-0437

[WWW.STSTEPHENS.ORG](http://WWW.STSTEPHENS.ORG)

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# Saint Stephen's Episcopal Church Habitat for Humanity

An outreach ministry of our parish and the Episcopal Habitat Coalition

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*Episcopal Habitat Coalition House Dedication*

## Why do We Support Habitat?

St. Stephen's Habitat volunteers get to build houses! We work alongside deserving families to convert a concrete slab into a finished house. We not only get to see a house grow, we get to know the family that will make it a home. We pass on our blessings from the prayers that we leave in the walls to the joy of the final dedication.

Our greatest joy is the time that we spend on the jobsite with the new owners. We hear how many years that they have wished and waited for their own house. They share their dreams of what they will do with their yard and how they will furnish their new house. We know when we leave the home sites that the new owners would not be able to afford a safe house in a better neighborhood without our help. We all know that these families will soon go forth from their safe new homes to do wonderful things in the world.

If you wish to join in this joyful ministry with your time or donations, please contact Vic Grace (602.463.8044) or the parish office.

## What is Habitat?

Habitat for Humanity is an ecumenical, Christian ministry committed to providing affordable housing to low-income families.

Habitat provides a means for lower income families to purchase an affordable, safe, well-built house.

Habitat houses are not gifts. Owners pay for them. The philosophy is to give a hand up, not a hand out.

## How do We Support Habitat?

Saint Stephen's joined the 16 other churches in the Episcopal Habitat Coalition in 2009. We have been very active ever since. In February 2016, we dedicated our 17<sup>th</sup> house and started work on our 18<sup>th</sup>.

Saint Stephen's provides time, talent, and treasure to help families realize their dreams of affordable housing. We build one house in the fall and one in the spring every year. In most years, we take one trip outside the Valley to help others in need. The Coalition typically provides the half the funding and half of the labor to construct each domestic house. We also pay the full cost of the international houses, which are significantly less expensive and more modest than homes in the United States. International travelers pay all remaining costs of the trips.



*Above, construction starts in Guatemala.*

*Below, after a few days progress.*



## How Can You Support Habitat?

- **Give Your Time** - Saint Stephen's is assigned 2 or 3 construction days per house and you can work with us. You do not need construction experience to work on a house. The crew chiefs know and guide the steps of building a house.

- **Bring Some Food** - On construction days, we often feed the crew and the Habitat volunteers. The workers appetites are usually big and any lunch is greatly appreciated.

- **Get A Tax Deduction** - Cash contributions are always welcome. The easiest way to donate is to leave a check, made out to Saint Stephen's, in the offering plate with Habitat written on the memo line. You may be able to claim a tax credit of up to \$400 on your state income tax return. Check with Vic Grace 602.463.8044 [vrgrace@aol.com](mailto:vrgrace@aol.com) if you are interested in taking this credit.

- **Pray** – Pray for those in need and those who help.

- **Give Used Construction Items** - When remodeling your home, consider donating cabinets, carpets, appliances or other construction material to Habitat. They will even send a crew out to remove the items from your home for free.

- **Cars** - If you plan on donating a car to a charity, why not consider Habitat? The proceeds will help the building programs.

**All contributions may be tax deductible.**

**Please consult your tax advisor.**

*If you have any questions, contact the representative whose name is on the back of this brochure.*