

Richmond Metropolitan Habitat for Humanity (RMHFH) changes lives by making it possible for families to realize the dream of homeownership. We join forces with Richmond area low and moderately low income families, local government, businesses, faith groups, schools, associations, and individual volunteers and donors to build decent, modest homes that families can afford to buy through 0% interest mortgages we offer.

Since 1986, we have partnered with hard-working families to build more than 296 homes in the five jurisdictions we serve: the City of Richmond and the counties of Henrico, Chesterfield, Charles City and New Kent.

As an EarthCraft certified and Energy Star rated builder, Richmond Habitat uses "green build" tactics in its home construction plans, including low-impact building methods, environmentally-friendly materials, and energy-efficient systems to provide long-term savings for our homeowner families. As a licensed A-1 General Contractor, we install all roads and infrastructure in the neighborhoods we develop. Richmond Habitat builds communities.

The fruitfulness of the Habitat efforts here in Richmond and around the world depends on an intricate balance of the three main elements of the Habitat model – homeowners, volunteers, and donors. Much like a three-legged stool, all of these elements must be equally balanced for the model to be successful.

Homeowners are the critical first leg of the model.

Our partner families:

- Agree to participate in classes to train themselves in managing their personal finances and maintaining a home.
- Contribute 350 hours of sweat equity, helping build other houses before construction on their own home even begins.
- Make a down payment, an escrow account, and monthly mortgage payments, often juggling multiple jobs and childcare responsibilities while living their dream of homeownership. Their house payments then become seed money to help build more Habitat homes.

Volunteers are the second essential leg of the model.

Our volunteers:

- Keep construction costs low by providing free labor and services. More than 31,000 volunteers have built with Richmond Habitat since 1986; that's over 62,000 hands that have touched the lives of Richmond families.
- Save our organization from \$30,000-\$60,000 per home built!

Sponsors and Donors form the third leg of the model.

They make financial gifts, donate to the **Richmond Habitat ReStore** and offer in-kind gifts of goods and services.

- Contributions and investments provide the upfront funding for building materials and services that makes interest-free loans to Habitat homeowners possible.
- Richmond Habitat is not just a builder, but also a developer, a mortgage company, a retailer, a social services provider, a training center. Financial support provides program support.

Log on to www.richmondhabitat.org to learn more about how you can get involved!