



### Our Mission:

Habitat for Humanity-El Paso works in partnership with people in need to build and renovate decent affordable housing in safe communities.

### Our History

Habitat for Humanity of El Paso, Inc. (HFHEP) is an affiliate of Habitat for Humanity International. It is dedicated to the elimination of poverty housing and making the right to simple, decent shelter a matter of conscience and action.

HFHEP began as a grassroots effort between community members, faith-based organizations, environmental advocates and representatives of educational institutions. HFHEP builds, renovates and provides zero interest, no profit home loans. We have sold 60 homes to families in the greatest need for housing in our community. Building in partnership with REO Bank of America, Thrivent Financial for Lutherans, Schneider Electric, The City of El Paso, EPC NSP2 Program; Pope Francis House donor and other sponsors dedicated volunteers work side by side with "partner families" to build their home. We are working with partner families at or below 50% of the area medium income.

### Our Strategy:

Through volunteer labor and monetary and material donations, HFHEP builds and renovates simple, decent, affordable houses with the help of the homeowners (partner) families.

Our houses are sold to partner families at no profit, financed with affordable no-interest loans. The homeowners' monthly mortgage payments go into a fund that is used to construct more houses.

HFHEP is not a give away program. In addition to a down payment and the monthly mortgage payments, homeowners invest 400 hours of their own labor - sweat equity - into building their home and the homes of others. The average cost including land and closing costs is \$65,000. Homes are mortgaged for 20 to 25 years with an average monthly cost including taxes, insurance and principle of \$400 to \$475.

Families in need of decent shelter apply to HFHEP and are reviewed based on their level of need, willingness to partner in the program and their ability to repay the no-interest loan.

HFHEP seeks to reduce poverty housing and homelessness in our community and to make decent shelter a matter of conscience and action.

We invite people from all walks of life to work together in partnership to help build houses with families in need.

## FOR INFORMATION

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*Building Houses, Building Hope*

