

FOX VALLEY HABITAT FOR HUMANITY BUILDS HOMES, COMMUNITIES & HOPE

— Sandy Conrad
sconrad@fvshopper.com

The vision of Fox Valley Habitat for Humanity is that everyone should have a decent place to live! It brings people together to build (restore or repair) homes and, in the process, enhance lives. FVHFH is part of a global non-profit organization that puts God's love in action. It is dedicated to eliminate sub-standard housing locally and world-wide, to advocate for fair housing policies, provide training and help families improve living conditions. It was founded on the principle that every man, woman or child should have a place to live in dignity and safety, regardless of race, religion, age, gender, political viewpoint or anything else that serves to divide people.

The Fox Valley office is located at 1300 South Broadway, Suite 101 in Montgomery (630/859-3333). This local branch of HFH has built 60 quality homes to help over 200 families.



Assistance does not request anything of the people who ultimately are served although there are certain requirements for selection.

Founded in Americus, Georgia in 1976, Habitat for Humanity has built, renovated or restored more than 600,000 decent affordable homes which have provided shelter for more than three million people worldwide. Housing inequity resulting in poverty in the Fox Valley Area has been, in many cases, eliminated. Partnering with community and civic groups, churches, organizations, corporations and municipalities, people who care have been connected with people in need and home ownership has been the significant result.

It is interesting to note that substandard, overpriced rental units often cost more than new homes. Many earn less than what is required to be approved for a standard bank mortgage but are willing to invest "sweat equity" to help build homes. Applicants are required to attend financial literacy training. New homes are not given away nor earned by working on construction crews. Homes are built using donated funds and volunteers are provided by the community and sponsoring organizations. Recipients are selected on the basis of need and the ability to pay. The southern Fox Valley area of HFH requires that each applicant has worked for at least one year before applying. This area includes Route 64 South to Route 71 and Route 59, west to Somonauk Road.



Applicants must be currently living in inadequate housing that fails to meet city property maintenance standards, with inadequate heating, weatherization issues, structural problems, and safety or health concerns (such as mold).

The total price of a Habitat for Humanity home is based on the cost to build, the applicant's income and ability to pay. They must show financial stability and the percent of monthly income available for housing must be 30-60 percent of the area's Medium income.

In addition to donations, there are fund raising events held throughout the year to provide funds.

Many myths abound about Habitat for Humanity and the determining factors for those that are selected to receive a home. Nothing is given away but the recipient is able to borrow money with a mortgage at below market interest rates. One amazing fact is that in 22 years, the Fox Valley Habitat For Humanity has only suffered ONE foreclosure. The homes are not inferior in any respect but are smaller. FVHFH has contributed to the economy by paying over three million dollars in property taxes and spent over five million in building costs purchasing the necessary materials from local vendors. They have saved untold costs through tax deductible donations of money and materials. All monthly mortgage payments are recycled into funding. It has also been demonstrated by FVHFH that after moving into a new home, there has been less need for public assistance by recipient families.

Builder's Club members work a couple of days a week (typically Wednesday and Saturday) from 8 AM to 3 PM. Those eighteen and older who are interested should call 630/206-5034 for further information. Community Service Hours can also be applied.

