



QUICK FACTS

Hartford Area Habitat for Humanity is dedicated to strengthening communities by empowering low-to-moderate income families to change their lives and the lives of future generations through homeownership opportunities. This is accomplished by working in partnership with diverse people, from all walks of life, to build simple, decent affordable housing.

About Hartford Area Habitat for Humanity

- Hartford Area Habitat for Humanity was founded in 1989 to serve the capitol region of Connecticut
- Hartford Area Habitat for Humanity is an affiliate of Habitat for Humanity International. More than 2,250 Habitat affiliates exist worldwide, serving over 3,000 communities
- Hartford Habitat is about to break ground on its 202nd home in the greater Hartford community, serving over 800 individuals
- Upcoming projects include Hartford, Bristol, New Britain and Bloomfield
- Each year, more than 5,000 volunteers work with Hartford Habitat in order to build safe, decent, affordable housing

Hartford Habitat's Model of Homeownership

- Hartford Habitat homeowners must complete 150-200 hours of "sweat equity" in building homes, attend over 50 hours of educational workshops and put 2% down on their home prior to purchasing their house
- Habitat homeowners purchase their homes and pay a monthly mortgage payment. Mortgage payments include the principal, city or town taxes and insurance
- Hartford Area Habitat for Humanity holds the mortgage at 0%

Habitat Homeowners Are Successful!

- 82% of our homeowners' children have graduated high school, and 61% of those that graduated high school have completed or are currently enrolled in a college degree or vocational program
- 30 of our homeowners have graduated from college after becoming homeowners
- 48% of homeowners have seen their income increase since purchasing a Habitat home
- 79% voted in the last election
- 60% are involved in a civic organization
- Our homeowners collectively pay more than \$324,000.00 annually in property taxes

The Need for Affordable Housing

- Hartford possesses a disproportionate share of persons who have difficulty paying standard market rates for housing. Current estimates indicate that over 70% of Hartford households spend a disproportionately high percentage of their income on housing (i.e. more than the suggested limit of 30%)
- Over 60% of occupied units in Hartford are home to extremely low, very low, and low income households
- 21,000 renter-households are experiencing housing problems which may include cost burden, overcrowding or dilapidated housing conditions
- 15,000 Hartford renter-households are spending 30% or more of their income on housing, with 9,700 households spending more than 50%
- 5,900 New Britain renter-households are spending 30% or more of their income on housing, with 2,700 households spending more than 50%
- According to the 2006 U.S. Census, only 25.4% of occupied housing in Hartford is owner-occupied

Empowering Families

- Affordable Homes: The average monthly rent in Hartford is \$950, while the average Habitat mortgage is \$750, including taxes and insurance
- A study conducted by Harvard University shows:
 - The children of homeowners are less likely than the children of renters to drop out of high school or to have children as teenagers. Both effects are largest for children of low-income households.
 - Homeownership is a highly significant predictor of educational attainment.
 - Children raised in owned homes translate their greater educational attainment into both increased earnings and homeownership for themselves.