



## Frequently Asked Questions

(for outreach volunteers)

*Here is a guide to help you answer questions from the public. It is not all-encompassing, but it should inform you more about Habitat to assist with answering inquiries. When in doubt, please just let people know you will connect them with a staff member for more information. Hand out business cards as necessary for contact information as well.*

### General

#### **What is Habitat for Humanity Portland Region?**

Habitat for Humanity Portland Region, an affiliate of Habitat for Humanity International, develops quality, affordable homes in partnership with qualified homebuyers, and sells those homes to homebuyers with an affordable mortgage loan.

Habitat is committed to a Portland region that is affordable to families and individuals – not just today, but for generations to come. Our model allows Habitat homeowners to build equity in their homes, while ensuring that the home is affordable to the next buyer. This guarantees affordable neighborhoods into the future.

#### **Where are you building homes?**

We work in three thriving, diverse, and unique counties – Multnomah, Eastern Washington, and Northern Clackamas – with homes currently under construction in Portland, Hillsboro, King City, Gresham, and Lake Oswego.

#### **How many homes do you build a year?**

On average, Habitat has over 100 homes in various phases of construction.

#### **How much does it cost Habitat to build a home?**

The cost of a home varies based on a variety of factors, including cost of land, number of homes built on the land, cost of materials, size of the home, etc. On average, it costs HFHPR roughly \$275,000 for the “sticks and bricks” or the materials to build a home. This does not include the cost of permits, land, or improvements to the land (like utilities or street improvements).

#### **Can you tell me more about your sustainable building practices?**

Habitat is committed to sustainable building as a best practice for both homeowners and our environment. Sustainable, durable homes mean lower maintenance costs and energy and water bills, making homeownership more affordable in the long term. We partner with Earth Advantage, a regional green building certifier and with ENERGY STAR, offering ENERGY STAR® certified homes. Homes are built with high-efficiency insulation standards, energy-efficient windows, and energy recovery ventilators.



### **How do you fund the mission?**

At Habitat for Humanity Portland Region, we're about more than just building homes; we're about building community. Our unique blend of affordable homeownership and home repair programs thrive on community generosity. Habitat relies on community support to ensure that homes can be purchased at an affordable price. Donations from individuals, businesses, foundations, and faith and service organizations are leveraged with public grants and ReStore sales to fill the gap between what a Habitat homebuyer can afford to pay for their home and the cost for Habitat to build their home.

### **How are you a part of resolving the housing affordability crisis?**

When you build a Habitat home, you build a permanent housing solution that has multigenerational impacts on health, education, and financial stability. Each time a Habitat home is built, it opens up an additional spot in the rental market as a family moves out of their apartment and into their new Habitat home. If we want to live in a Portland region with great schools, healthy residents, and diverse neighborhoods, the entire housing spectrum needs to be healthy. People need an equitable chance to move from emergency shelters to affordable rentals, to affordable homeownership.

### **Are you a Christian organization?**

Habitat for Humanity is a global, nonprofit Christian housing organization. All who desire to be a part of this work are welcome, regardless of religion or background. As a matter of policy, Habitat for Humanity International and Habitat for Humanity Portland Region will not proselytize to staff, homebuyers, volunteers, or supporters. Nor will Habitat work with entities or individuals who insist on proselytizing as part of their work with Habitat. This means that Habitat will not offer assistance on the expressed or implied condition that people must adhere to or convert to a particular faith or listen and respond to messaging designed to induce conversion to a particular faith. We welcome staff, homebuyers, volunteers and supporters from all backgrounds.

## **Volunteering**

### **I don't have any construction experience. Can I still volunteer on a construction site?**

Yes. Construction experience is not necessary. Volunteers are provided with training from Habitat for Humanity staff. The home repair program, playhouse program, and our ReStores also welcome volunteers of any skill level.

### **How old do you have to be to volunteer on a construction site or in the ReStores?**

Construction sites: Volunteers must be at least 16 years old

ReStores: Volunteers must be at least 14 years old. 14 & 15 year olds are required to volunteer with an adult who is at least 21 years old.

Youth are welcome to volunteer with age-appropriate tasks depending on the volunteer site.



### **Can I bring out a group to volunteer?**

Habitat for Humanity Portland Region offers volunteer opportunities for groups on our construction sites, in our ReStores, and with our Playhouse Program. Each site can accommodate a group of 10 participants. Special requests for larger group sizes are dependent on the site location and availability of additional staff to safely support volunteers.

### **Is there a fee to volunteer?**

There is no cost for individuals and community groups to come out and volunteer with Habitat for Humanity. Our TeamBuilder program for business supporters does have a cost to participate and includes lunch, team photo and a Habitat 101 presentation. TeamBuilder groups combine volunteer hours with a financial donation which doubles their impact. Every donation helps families and individuals build strength, stability, and independence through affordable homeownership and home repair.

### **How do I register to volunteer?**

Create a volunteer profile on our website: [volunteer.habitatportlandregion.org](https://volunteer.habitatportlandregion.org). You will be connected to construction, ReStore, and special event opportunities. If you have a specialty role in mind, email the Volunteer Programs Team at [volunteer@habitatportlandregion.org](mailto:volunteer@habitatportlandregion.org).

### **What is the onboarding process?**

When you create a volunteer account online, it will guide you through several questions so we can learn more about your interests. You will be provided with a short video about Habitat, asked to agree to our Equity Statement, and complete our required liability waiver. After your orientation or first volunteer shift, you may also be required to complete a background check. Habitat covers the fee for the background check.

### **Why do I need to complete a background check?**

Habitat for Humanity Portland Region values the safety of children, our employees, volunteers, and the people we serve. We take prudent measures to protect our human and material resources.

### **Why is there an Equity Statement?**

At Habitat, we believe in creating inclusive and welcoming environments for every volunteer. We want to ensure every staff member and volunteer agrees to Habitat's values in order to support a safe and empowering environment for all.

### **Is there a minimum time commitment to volunteer?**

We appreciate any time you would like to donate to Habitat! Join us for one day or continue volunteering week to week. You can volunteer as little or as much as you would like. We especially appreciate individuals who are able to commit to at least 1-2 volunteer shifts per month as this increases Habitat's overall productivity.

### **Where can I volunteer on a build site?**

Currently, we have an active build site in Hillsboro. Opening later in 2024, we will have sites available in King City, Lake Oswego, and SW Portland.



### **Where are volunteers needed the most?**

We have a high need for volunteers in our Portland and Gresham ReStores. The ReStores are home improvement stores and donation centers – open to the public – that sell new and gently used furniture, home decor, appliances, building materials and more at discounted prices. The funds generated from the ReStores support Habitat for Humanity Portland Region’s homebuilding and home repair programs.

### **Can I complete community service hours at Habitat?**

Yes, you can complete school or court-mandated community service hours at any of our ReStores. The ReStores provide the most flexible schedule for you to finish your hours in a timely manner.

## **Homeownership**

### **How do buyers qualify?**

Habitat for Humanity Portland Region offers affordable homeownership to homebuyers that meet the following program requirements:

- First time homebuyer or have not owned a home in the last 3 years.
- U.S. citizen or permanent resident of the US.
- Steady income and decent credit history.
- Household income between 35%- 80% of the Area Median Income for the Portland Metro Area.
- Applicants must have a combined annual gross income that is at least \$30,000 (preference is to highlight medium income percentage instead of dollar amount).
- 2 years of steady work history for any employment income

### **What is the first step toward purchasing a home?**

If you are interested in the Habitat for Humanity program and have reviewed the requirements to see if you qualify, the next step is to submit a pre-application. We only accept applications when we have properties available. To get information about upcoming properties and when we are accepting applications, please contact our Homeownership Department at [homeownership@habitatportlandmetro.org](mailto:homeownership@habitatportlandmetro.org).

### **How do your mortgages work?**

Habitat homebuyers’ mortgage payments are set at no more than 30% to 34% of applicant’s monthly income at the time of sale. This monthly amount will include the mortgage payment, homeowner insurance, possible HOA dues, interest, and property taxes.

Habitat for Humanity provides a second mortgage to cover the difference between what the buyer can afford in a first mortgage and the sales price that is set based on the lasting affordability model. The second mortgage acts as a subsidy to make the home affordable.



### **What happens if a homeowner wants to sell their home?**

Our lasting affordability model uses a resale formula that provides sellers with a share of a home's appreciation, plus what they've paid toward their mortgage principal and down payment. This ensures that the homeowner can still build equity while the home remains affordable to the next buyer. This preserves affordable neighborhoods for the future.

### **What type of homes does Habitat build or remodel?**

We typically build two to five-bedroom wood frame homes with approximately 900 to 1500 square feet. The square footage and amenities of remodeled homes vary. An electric or gas range, microwave, refrigerator, washer, dryer, and dishwasher are provided with most homes. Often Habitat homes or remodel homes are attached and share walls. Habitat homes can be condominiums, duplexes, multiplexes, or single detached dwellings.

### **How are you addressing the homeownership gap for communities of color?**

The housing affordability crisis disproportionately impacts communities of color. For example, in the city of Portland, the average Black, Native American and Latine family can no longer afford to rent or purchase a home. Over 80% of people who purchase homes from Habitat for Humanity in the Portland region are people of color, helping to close the homeownership gap.

### **Who are your applicants? What is the demand?**

Over 80% of Habitat Homeowners are people of color who are living on low incomes. The majority of Habitat homeowners have kids and 17.5% are single parents. 32% have a household member with a disability or long-term illness. Demand for affordable homeownership far exceeds the number of homes we can build on our own.

### **If pre-approved, how long will it take before I purchase a home?**

Homebuyers are in the program until their home has been built or remodeled; generally, this takes 12 to 24 months.

### **What are the program requirements?**

Homebuyers complete a total of 200 sweat equity hours. Sweat equity refers to the actual hands-on involvement of Habitat homebuyers in the construction of their own homes, as well as participation in other Habitat and community activities. All sweat equity hours must be completed before pre-approved homebuyers purchase their home. Additional program requirements include homeownership education classes and community engagement events. Class topics include: Financial Readiness, Protecting your Investments, Condos and Homeowner Associations, and Mortgage Education. All classes will be provided by Habitat free of charge.



### Why does Habitat require sweat equity?

- Partnership - Sweat equity provides meaningful interaction between Partner Families, Habitat staff, and Habitat volunteers and the community.
- Pride in homeownership – Investing sweat equity hours in their home helps families transition to homeownership.
- Development of skills and knowledge – On the building site, partner family members gain a real understanding of the construction of their home and of maintenance issues they will face after occupancy.

### Contacts & More Information

If individuals want to find out more information about volunteering, here are a couple of ways to learn more:

- Register for an Introduction of Volunteering at Habitat virtual session
  - Happens every 1<sup>st</sup> Monday of each month (*unless it's a holiday*)
  - Time: 5:30pm
  - RSVP on the main Habitat website
- Email the Volunteer Programs Team at [volunteer@habitatportlandregion.org](mailto:volunteer@habitatportlandregion.org)

Other Habitat contacts for specific questions:

- General: [info@habitatportlandregion.org](mailto:info@habitatportlandregion.org)
- Homeownership questions: [homeownership@habitatportlandregion.org](mailto:homeownership@habitatportlandregion.org)
- Job openings: [hr@habitatportlandregion.org](mailto:hr@habitatportlandregion.org)
- ReStore information: [info.restore@habitatportlandregion.org](mailto:info.restore@habitatportlandregion.org)
- Donation pick-up scheduling: [pickups@habitatportlandregion.org](mailto:pickups@habitatportlandregion.org)
- Business donations: [procurement@habitatportlandregion.org](mailto:procurement@habitatportlandregion.org)

When in doubt, saying “*I don't know. If you can provide me with your email address, a Habitat staff member will reach out with an answer for you this week.*” is your best response.

- It is completely okay to not know the answer to a question
- Having a Habitat staff member follow-up is a good connection point in general
- If you are uncertain who to send the inquiry to, you can send it to the Volunteer Programs Team ([volunteer@habitatportlandregion.org](mailto:volunteer@habitatportlandregion.org))