

## About Habitat for Humanity of Cape Cod, Inc.

Habitat for Humanity of Cape Cod, Inc. (Habitat Cape Cod) is an affiliate of Habitat for Humanity International and a 501 (c) nonprofit organization under the Habitat for Humanity umbrella. Habitat Cape Cod is a non-denominational Christian housing ministry that works locally within our established service area of the 15 towns of Barnstable County. In accordance with the Covenant agreement with Habitat for Humanity our organization tithes 10% of unrestricted donations to directly support the work of affiliates of Habitat for Humanity in other countries. Habitat Cape Cod welcomes people of all faiths or no faith into every area and at every level of our work and programs; this includes staff, volunteers, contributors and purchasers of our homes. Habitat Cape Cod abides by Fair Housing, Equal Lending, and Equal Opportunity Employment laws as well as the Quality Assurance standards promulgated by Habitat for Humanity.

Programs operated by our local Habitat Cape Cod affiliate include:

- **Home building:** Habitat Cape Cod currently offers the opportunity of affordable homeownership to approximately ten families each year. The organization is dedicated to building homes with families, not for them. We build individual homes and small subdivisions. Habitat Cape Cod homes are built and sold at an affordable price through donations and grants and the volunteer labor of individuals, organizations, businesses and foundations. Households with a serious need for affordable housing who earn up to 65% of the area median income are encouraged to apply to purchase a Habitat Cape Cod home. Before assuming homeownership and the responsibility of a monthly mortgage, home buyers put in between 250 and 500 hours of sweat equity and complete required home buyer education courses.
- **Family Partnership Program:** Partnership is a foundational principle of Habitat for Humanity. This program provides support and fosters the empowerment of each future and new home buyer towards a goal of successful homeownership and self-sufficiency. Volunteer partners act as advisors to the home buyers from the time they are selected, through the months that their home is constructed, and during at least the first year of home occupancy. Home buyer education courses and sweat equity requirements are well known aspects of the partnership program.
- **Mortgage programs:** Habitat Cape Cod has its own mortgage portfolio of nearly 60 mortgages serviced pro bono by a local bank. We assist purchasers in fourteen Cape Cod towns in making applications to the USDA. We are actively exploring other below market lending options with local lenders and nationally through Habitat for Humanity.
- **ReStore:** Two retail outlets (located in Falmouth and Yarmouth) sell quality, gently-used and surplus construction and home improvement materials as well as home furnishings for a fraction of regular retail prices. All proceeds further our ability to build safe and affordable homes.
- **Global Village Trips:** This involves the organization of a volunteer team to participate in a Habitat for Humanity home construction in another country.
- **Disaster response:** While we have not participated in this program for five years, it is under review for possible renewal. Primarily self-funded by participating volunteers, Habitat Cape Cod assists in organizing logistics for teams of volunteers interested in traveling within the US to work with Habitat for Humanity affiliates who are rebuilding or repairing homes in the wake of natural disasters.
- **Repairs and rehabs:** Because of the robust level of our new home building program, we haven't recently done repairs and rehabs. It is in our strategic plan to maintain an awareness of when

external or internal conditions (including capacity issues) might lend themselves to restarting this program.

Habitat Cape Cod has an annual operating budget of \$4 - 4.5 million, employs approximately 30 staff members and engages 700 – 1,000 volunteers annually. The organization is overseen by a volunteer Board of Directors which currently is comprised of 12 – 18 community leaders.