

Habitat for Humanity Buffalo

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What is Habitat for Humanity Buffalo (HFHB)?

Habitat for Humanity Buffalo (HFHB) is a non-profit ecumenical Christian housing organization.¹ It was founded in 1985 by a group of concerned citizens including Ron Talboys, who had visited the Habitat for Humanity affiliate in Americus Georgia.² The Buffalo affiliate of HFHB was the 101st affiliate to be started in the United States.³ Over the past 26 years, HFHB has worked in all nine council districts of Buffalo and in nearby Lackawanna.⁴ The goal of HFHB, and all Habitat for Humanity affiliates, is to eliminate poverty housing in the world.⁵

HFHB has grown tremendously over the past few decades. During the first two years of HFHB's existence there was only one building crew; by 2005 there were a total of four crews. By 2005 HFHB was building a total of 16

houses per year, and by 2009 HFHB had built its 200th home. In total, HFHB has provided homes to 923 people, of whom 604 are children.⁶

How does a family qualify for a HFHB home?

In order to fulfill its mission of lifting people out of poverty, HFHB sells its houses at no cost and makes no profit.⁷ Additionally, HFHB holds the mortgage on its homes and charges no interest on the mortgage.⁸ The monthly payments to HFHB, including the mortgage, property taxes, and homeowners insurance, are set between 15%-20% of a family's gross annual income.⁹

In order to qualify for a HFHB home, a family must be able to manage house and utility payments, and have enough money left over to live on.¹¹ This means that a family's income must be at least \$18,000 for a renovated home, or \$25,000 for a new home.¹² A family must ensure that they have any legal judgments cleared up, and at least two years must have passed if they have declared bankruptcy.¹⁴

Also, in order to qualify for a Habitat home, a family must put in what is known as sweat equity.¹⁵ Sweat equity is labor that every family member 16 years or older is required to put into building or renovating the home.¹⁶ The family must put 500 hours of sweat equity into their home, of which HFHB allows relatives and friends to contribute up to 200 hours. In addition to working on the home, families may earn equity hours by attending Habitat workshops, working at the Habitat ReStore, and by

educational achievement.¹⁷



How is HFHB distinctive, compared with other Habitat for Humanity chapters?

According to Ron Talboys, one of the main advantages which HFHB has over other Habitat for Humanity affiliates is the number of salvageable homes in the Buffalo area.¹⁸ Many HFHB homes are donated to HFHB by families or landlords who no longer wish to take care of that specific piece of property.¹⁹ Also, HFHB receives some of its properties for one dollar from the city of Buffalo.²⁰ Thus, HFHB focuses more on rehabilitating homes than on building them from the ground up.²¹ Homes which are rehabilitated receive new heating, plumbing and electrical systems, new windows, siding, roofs, insulation, interiors.²²

This puts HFHB at an advantage, because while it costs HFHB \$80,000 - \$90,000 to build a new home, rehabbing a home costs \$45,000 - \$60,000. The only disadvantage of rehab is that an average of 6,000 hours of labor

must be put into the rehab, compared with an average of 4,000 hours for a new home.²³



How do families get selected for HFHB homes?

Families that are interested in a HFHB home must first apply for a home by filing out and submitting an application, along with a recent credit report, copies of two recent pay stubs, and a copy of the applicant's most recent federal tax forms.²⁵

These items are then submitted to HFHB's Kensington office, where a committee will look at the applications and contact applicants and interview them in their current dwelling.²⁶ Families are selected for HFHB homes based upon their level of need, willingness to work, acceptance of responsibility, and ability to repay their mortgage.²⁷



Where are HFHB homes being built?

According to Ron Talboys, the majority of the HFHB homes are being built on the east and west side of Buffalo.²⁸ One reason for this is that these locations have a good number of homes which are both salvageable and either vacant or belonging to a family which no longer wishes to take care of it.²⁹ HFHB also works in south Buffalo, but home vacancies are not as prevalent there.³⁰

Because HFHB works in a variety of neighborhoods around the Buffalo area and the First Ward of Lackawanna, residents are often given a choice of where they wish to live. For example, Latrina Spain is a prospective homeowner at 406 Hewitt Ave. She informed me that HFHB gave her a choice of where she wanted to live.³² When I asked Ms. Spain why she to live at 406 Hewitt Ave, she informed me that it is because she is from the area and wanted to maintain a connection with her community.³³ Also, her daughter attends Westminister Charter School, which is just a few blocks away from where her Habitat home is located. Even though Ms. Spain

usually works on weekdays, she will often times spend her free time and weekends putting sweat hours into the construction of her HFHB home.³⁴ While this would be an extremely difficult task for Ms. Spain to accomplish on her own, she has had help from many volunteers.³⁵



Where does funding for HFHB come from?

HFHB is funded through volunteer labor and tax deductible donations of money, land, and materials.³⁶ Donations and labor come from private individuals, community groups, corporations, charities, foundations, schools, and religious organizations.³⁷

What organizations does HFHB work with?

HFHB works with many churches, non-profit, and for profit organizations in the Buffalo area. These organizations will often sponsor the full cost of a house by paying for the total rehab or new build of a home.⁴¹ A minimum of \$10,000 provides partial house sponsorship, and the sponsor's name is listed on signage on the house during the construction process.⁴² In addition to this, a press release is issued acknowledging the

organization's contribution. Along with providing monetary donations, many of these organizations help contribute volunteers to work on Habitat homes.⁴³ Also, a number of high schools and colleges work with HFHB in order to provide their students with training in life and home maintenance skills.⁴⁴



What overall effect does HFHB have on the community?

As a result of HFHB's work in the Buffalo area, as of August 2011 219 homes have been added to the tax rolls in the Buffalo area, thus helping to contribute to Buffalo's dwindling tax base.⁴⁶ Also, increasing the rate of homeownership in neighborhoods helps to stabilize neighborhoods by giving people a place that they can feel like they belong, rather than a place in which they are simply renting temporarily.⁴⁷ Mortgage payments are re-invested in building more houses, so that each dollar gets invested more than once. Lastly, because construction materials are purchased locally, Buffalo's local economy is positively affected by keeping the money which HFHB spends in the city of Buffalo.⁴⁸

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