



ISSUE: 61% of renters in Stillwater pay more than 30% of their income in rent, and the price of housing has increased twice as fast as wages since 2000.

RESPONSE: Stillwater Habitat for Humanity utilizes volunteers to build safe, decent and affordable homes for low income families. The homes are sold at cost to the homeowners and financed with a zero interest mortgage, providing families financial security, independence and the ability to build generational wealth. A 3-bedroom 2-bath Habitat home in Stillwater has a typical monthly mortgage payment of \$595 per month. A similar home in the Stillwater rental market would rent for \$1,400.

MISSION: Seeking to put God's love into action, Stillwater Habitat for Humanity brings people together to build homes, communities, and hope.

AGENCY IMPACT: Financial Stability, Health/Safety



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