

# One house at a time: Habitat in San Antonio

by [Amy Frykholm](#) in the [December 16, 2008](#) issue

After more than 30 years of operation, Habitat for Humanity International (HFHI) can boast of building more than 200,000 houses for poor people around the world, of bringing thousands of Christians to work sites, and of helping countless people understand how faith and social action go together. Founded by Millard and Linda Fuller in Georgia in 1976, Habitat has affiliates throughout the U.S. and in more than 90 nations. Ask a mainline Christian about the “theology of the hammer” and most will recognize the language of Habitat.

In recent years, HFHI has had its share of turmoil. In 2005 the Fullers were dismissed as leaders—part of a divisive confrontation between the HFHI governing board and the founders. The conflict centered both on Millard Fuller’s behavior and on what some saw as the board’s desire to take a more business-oriented approach to the operation.

Controversy arose again in 2007 when some affiliates objected to new terms for affiliation put forward by HFHI. For decades the relationship between HFHI and its affiliates was a loose one, defined in a three-page written covenant according to which HFHI provided training and marketing materials for the affiliates and the affiliates tithed to the central organization to support international Habitat chapters.

In late 2007 HFHI sent affiliates a 26-page legal document outlining the new terms. Some affiliates interpreted the document to mean that HFHI had the right to take over local boards if it thought they were being run ineffectively. From HFHI’s point of view, the agreement merely formalized what was already standard practice and created more accountability in Habitat’s structure. Duane Bates, director of public and media relations for the international office, explained, “Having local autonomy is important, but there also must be accountability to the greater Habitat for Humanity family.”

One of the chapters that protested was in San Antonio, the first Habitat affiliate and still one of its strongest chapters. Habitat for Humanity-San Antonio (HFH-SA) was founded by Faith Lytle, who spent time with Millard Fuller at the Christian farm community Koinonia in Georgia in the 1970s and corresponded with him about how to apply his ideas in the U.S. Lytle, who died in 2006, developed the notion of creating neighborhoods of Habitat houses so as to enhance a sense of community among owners and allow the Habitat chapter to work more efficiently.

HFH-SA is the largest provider of low-income housing in San Antonio, and it has stayed close to its original vision of providing low-cost, high-quality housing to the poorest families in the city. Billboards all over the city advertise Habitat's no-interest deals for qualified buyers. In its first 20 years, HFH-SA built 50 homes. In the past ten, it has built 500. The organization's administration is funded entirely by its three home centers, which sell donated building materials and other items at discounted prices.

HFH-SA thought the new agreement left both its assets and its board vulnerable to takeover by the national body. It had no interest in submitting to HFHI's oversight. Refusing to sign the new document, HFH-SA in January 2008 filed suit against the HFHI for the right to continue using the name Habitat for Humanity.

In July 2008 the lawsuit was settled when the San Antonio chapter agreed to sign the document as long as it did not alter the chapter's independence for three years. In essence, the two parties agreed to disagree. Whereas Habitat International desires greater accountability and a kind of "brand stability" from its affiliates, local chapters, especially thriving organizations like the one in San Antonio, resist interference.

HFH-SA's success includes attracting large corporate sponsors like Wachovia Bank and Bill Miller Bar-B-Q. For some in the San Antonio area, HFH-SA has itself become "too corporate," as one pastor told me, speaking on condition of anonymity. Churches are asked to "sponsor" houses financially instead of only sending volunteers. To some, this means the theology of the hammer has been replaced by the theology of the checkbook, and it discourages smaller churches from participating.

But on the day that I visited the southern San Antonio neighborhood where Habitat has been building 273 new homes, I felt the same thrill that I felt in college when I

was part of my first Habitat project. Six houses in various stages of construction lined the subdivision street. Volunteers from churches, the military and corporations were signing in to work. The homeowners were welcomed by Habitat staff, who duly recorded their sweat equity. Each construction site had a house leader, clearly marked by a bright green shirt, who was organizing volunteers to work on painting, siding and shingling the houses or building porches.

Standing under unfinished rafters, I met Giselle Hernandez, a young, single mother of three who would be moving into this house. "Do you want your door painted pink or dark pink?" a volunteer asked her.

"Just, like, tan," she said. "With the pink trim."

Hernandez, who works at a nearby Exxon Mobile gas station, had carefully done her homework before signing up with Habitat. Right now, she rents a small house for \$750 a month. Her Habitat payments will be around \$400 a month, even with the extra money she has to pay for adding a bathroom and a bedroom to the plan.

I met a volunteer named Yolanda, who was taking a few moments to rest from the hot sun and drink water from a cooler. She was volunteering for the second Saturday in a row with her husband and two teenage children. She told me that the previous Saturday, she and her family had come early and hadn't eaten breakfast first. While working on the sunny side of one of the houses, she suddenly fainted. She learned a lot that first week: eat breakfast, drink water, take breaks and if possible work on the shady side.

She said that she and her husband, a construction worker, had been interested in Habitat for a long time. She welcomed the chance for her children to see their father at his trade and to make a contribution to the community. They will be back Saturday after Saturday, she said, until they see the neighborhood come alive. "It's a way of being grateful," she said.

Later I drove around an established Habitat neighborhood with Shelly LaFleur, a marketing associate with HFH-SA. One house had towering sunflowers in the front yard. Most had carefully trimmed lawns, but one lawn was overtaken with weeds. LaFleur made a note of the house number. Weeds in the yard, she said, could be a sign that the family is in trouble in other ways. She plans to check in with the family, so it knows that the chapter has resources that could help.

LaFleur said that unlike most American homeowners, Habitat owners tend to own only one house in their lifetime. Once in a Habitat home, they stay. Their stability is good for the community and good for raising families.

Despite successful programs like HFH-SA and despite the worldwide reputation of Habitat, the organization has had only a small impact on the overall need in the U.S. for affordable housing. The 66,000 homes that Habitat has built in the U.S. since 1976 represent less than two-tenths of 1 percent of the total homes built during this period, and the number of people without access to affordable housing continues to grow. Changing lives “one house at a time,” as Habitat desires to do, is a slow process. One of the challenges that lies ahead is balancing local chapters’ need for autonomy with the parent organization’s desire for stability and accountability.