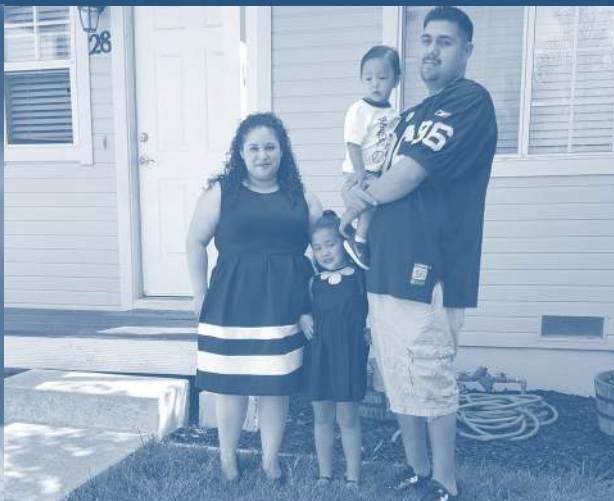


# HOME Success Stories

Habitat For Humanity



The HOME Coalition  
2015

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Burlington

**Project:** Homebuyer Assistance

**HOME:** \$15,000

**Total Cost:** \$97,000

**Other Federal:** N/A

**Units:** 1

**District:** NC-04

# HOME SUCCESS STORY

## North Carolina

### City of Burlington

The City of Burlington, located in the Piedmont Triad of North Carolina, is dedicated to providing high-quality municipal services to promote the safety, health, and quality of life of residents and employees.

The city receives HOME Investment Partnership (HOME) funds through a consortium with the City of Greensboro, Guilford County, and Alamance County, and it manages Alamance County's allocation on its behalf. Burlington primarily uses HOME to fund its deferred-loan housing rehabilitation program for low- and moderate-income residents in the city and Alamance County. It also partners with two Community Housing Development Organizations (CHDOs), Habitat for Humanity of Alamance County and Alamance County Community Services Agency, to build affordable housing in the community.

### The Harris Family

Like other cities across the nation, Burlington, North Carolina has long struggled to provide access to safe, decent, and affordable housing for its low-income residents. In recent years, however, this has become more difficult; real incomes in Burlington decreased by more than five percent between 2000 and 2010, while home values increased by 4.4 percent and rent increased by 2.9 percent. As a result, Burlington households must spend more money on housing, but are making less of it.

This was certainly the case for Ms. Jasmine Harris. Although she always wanted to become a homeowner, her very low income—earning just 50 percent of the area median income—shut her out of the conventional mortgage market.

Thanks to a \$15,000, HOME-financed second mortgage and the city's partnership with Habitat for Humanity of Alamance County, Ms. Harris' dream of homeownership will become a reality in late 2015. Without HOME, Ms. Harris would not have been able to afford her new \$97,000 home and Habitat for Humanity of Alamance County would not have the financial support it needs to continue to develop affordable housing in the community.

Through the program, Ms. Harris has learned how to save money, be financially responsible, and work hard for what she wants. She says that this experience has given her a new hope for her future.

"This looks like a great community. This area has come a long way and I'm excited to see where it goes. I have two kids and they will love having a playground right here!"



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Martinez

**Project:** Habitat for Humanity Homebuyer Assistance

**HOME:** \$1.5M

**Total Cost:** \$5M

**Other Federal:** N/A

**Units:** 12

**District:** CA-05

# HOME SUCCESS STORY

## California

### Habitat for Humanity East Bay/Silicon Valley

Habitat for Humanity East Bay/Silicon Valley brings people together to build homes, communities, and hope. The organization revitalizes neighborhoods, builds affordable and environmentally sustainable homes, and empowers families through successful homeownership. Since 1986, Habitat for Humanity East Bay/Silicon Valley has partnered with volunteers and the community to serve more than 6,000 people and strengthen communities in Alameda, Contra Costa, and Santa Clara Counties in California.

Under its program, affordable homes are built using a large amount of volunteer labor, donated funds, and materials. Then, the homes are sold at affordable prices to qualifying, low-income families.

HOME Investment Partnerships Program (HOME) funds are a critical part the organization's funding and allow it to serve families with limited economic means.

### Muir Ridge

The demand for affordable housing in the San Francisco Bay Area far outstrips supply, especially for low- and very low-income households. As a result, the need for affordable homeownership opportunities is significant.

In 2013, Habitat for Humanity East Bay/Silicon Valley identified a property for sale in unincorporated Martinez in Contra Costa County, California. The site was already subdivided into finished lots, and much of the site improvements were already completed.

The organization purchased the site and, in 2014, leveraged \$1.5 million in HOME funds to construct Muir Ridge, a vibrant, mixed-income, \$5 million affordable housing development. Without HOME, Habitat would not have been able to bring the community together to help 12 low- and very low-income families buy their own home in the new development.

While the median home sales price in the Bay Area was \$661,000 in July 2015, Habitat buyers at Muir Ridge will purchase their homes for less than \$290,000. That's because in part, under Habitat's program, each family contributes at least 500 hours of sweat equity to help reduce construction costs. Moreover, they receive extensive construction, financial management, leadership, first-time homebuyer and home maintenance training. This helps ensure that Habitat homebuyers are empowered for long-term success.

In addition, each home includes many green building features to address passive solar design, energy efficiency, water efficiency, resource conservation, and indoor air quality.

Thanks to HOME, Muir Ridge has not only helped make the dream of homeownership a reality for low-income families in the area, but it helped ensure that the development will be an asset to the surrounding neighborhood for years to come.



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## PROJECT HIGHLIGHTS

**Location:** Daly City

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$1.3M

**Total Cost:** \$12.9M

**Other Federal:** N/A

**Units:** 36

**District:** CA-12

# HOME SUCCESS STORY

## California

### Habitat for Humanity Greater San Francisco

Habitat for Humanity Greater San Francisco (Habitat GSF) builds homes and community in partnership with thousands of volunteers and partners each year in Marin, San Francisco, and San Mateo Counties in California, where owning a home is becoming increasingly unaffordable and where financing for affordable housing has become scarce. Habitat GSF also offers free financial literacy and homebuyer readiness classes.

To date, Habitat GSF has built more than 200 affordable homes and has leveraged \$2.5 million in HOME Investment Partnerships (HOME) funds. The organization is currently developing Habitat Terrace, a 28-home, single-family development in San Francisco's Ocean View neighborhood and Mt. Burdell Place, a 10-home, single-family development in Novato, California.

### 7555 Mission Street

In 2012, Aleli and Gennis Reyes and their three children were living in a tiny, two-bedroom apartment in Pacifica, California. The Reyes family dreamed of becoming homeowners, but did not think that it was possible.

Thanks to Habitat GSF and HOME, their dream became a reality in April 2013 when they moved into the 7555 Mission Street community, a 36-unit, condominium development in Daly City, California. With strong municipal and community support, Habitat GSF secured \$1.3 million in HOME funds to complete the \$12.9 million project.

The 7555 Mission Street project is GreenPoint-rated by Build It Green and features the largest solar installation of any Habitat for Humanity development in the world. It has received awards from the Grand Boulevard Initiative, Sustainable San Mateo County, and Habitat for Humanity International.



"We no longer need to rent and keep moving around, looking for cheap and nice apartments. It's an unbelievable experience to be able to live in a house you built with your own hands," said Elijah, one of the Reyes' sons.

Having an affordable place to call home has allowed the Reyes family to plan for their future. Elijah graduated from high school and will start Skyline Community College in the fall of 2015. Daughter Erika is focusing on her college studies as well. She is majoring in engineering and appreciates having a quiet space to do homework. In addition, the Reyes family has opened their first retirement account.

Photo Credit: Steve Fisch Photography

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Lynwood

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$770,000

**Total Cost:** \$1.8M

**Other Federal:** N/A

**Units:** 7

**District:** CA-38

# HOME SUCCESS STORY

## California

### Habitat for Humanity of Greater Los Angeles

Habitat for Humanity of Greater Los Angeles (Habitat LA) brings people together to build homes, communities, and hope throughout 110 cities and the unincorporated areas in Los Angeles County and 81 communities within the City of Los Angeles.

With the support of community partners, donors, and volunteers, Habitat LA provides low- and limited-income families and individuals the opportunity to build and purchase their own homes or renovate existing homes. In addition to a down payment and monthly mortgage payments, homeowners invest sweat equity. Since 1990, Habitat LA has built and repaired more than 600 homes locally.

Habitat LA uses HOME Investment Partnerships (HOME) funds to support construction, as well as to acquire land.

### Sweat-Equity Homeownership

With a population of nearly 70,000, Lynwood, California ranks among the most densely populated communities in the state. The median household income in Lynwood is just \$41,875, nearly \$15,000 less than the statewide average, and 23 percent of the city's residents live in poverty. As a result, there is an overwhelming need for affordable housing for low- and very low-income residents. That's why Habitat LA identified Lynwood as one of its Neighborhood Revitalization Initiative focus communities in 2009.

For nine years, Ms. Nikki Payton, a 40-year-old nurse and single mother of three, lived in a dilapidated apartment. The roof caved in, mold became a problem, and there was no hot water. Ms. Payton had to boil water on the stove for baths and showers, and eventually all three children developed asthma. Afterwards, the Paytons moved in with Nikki's mother in a small, crowded, two-bedroom apartment. The neighborhood was unsafe, and the children were unable to play outside.

The Paytons are thrilled to be moving into a safe, decent, and affordable home on Magnolia Avenue, which they believe will help them live better and healthier lives. HOME funds came together with additional sponsorships, donations, and volunteer contributions to make this project possible.

Not only has the project helped the Paytons, but the City of Lynwood has also been transformed. Since becoming a Neighborhood Revitalization Initiative focus community, Habitat LA has invested \$24.3 million to build, rehabilitate, and repair more than 100 homes, as well as renovate key community buildings and the entire block of Magnolia Avenue. As a result, home prices have increased by 16 percent, unemployment has dropped by 38 percent, and crime is down 21 percent.



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## PROJECT HIGHLIGHTS

**Location:** Lafayette

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$62,500

**Total Cost:** \$105,000

**Other Federal:** \$12,000  
Community Development  
Block Grants

**Units:** 1

**District:** LA-03

# HOME SUCCESS STORY

## Louisiana

### Habitat for Humanity of Lafayette

Habitat for Humanity of Lafayette (Lafayette Habitat) is based in Lafayette, Louisiana and is part of a global, nonprofit housing organization, Habitat for Humanity International (HFHI). Both are operated on Christian principles and seek to put God's love into action by building homes, communities, and hope.

Habitat for Humanity is dedicated to eliminating substandard housing locally and worldwide through the construction, rehabilitation, and preservation of affordable homes, by advocating for fair and just housing policies, and by providing training and access to resources to help families improve their shelter conditions. It was founded on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety.

### The Alfred Family

Since 2013, Lafayette Habitat has built 13 homes in Lafayette, Louisiana's McComb-Veazey neighborhood. Six of these homes were constructed using HOME Investment Partnerships (HOME) funds provided by the Lafayette Consolidated Government Department of Community Development. Without HOME, many families—including the Alfreds—would not have been able to become homeowners.

For years, Ms. Fredrika Alfred, her son, Damarko, and her daughter, Da'Lasia, lived in a small apartment in one of Lafayette's public housing developments. Although mold was a common issue in the home, the Alfreds had to wait days for management to respond to their concerns and requests for status updates.



Ms. Alfred was very concerned about the dangerous neighborhood in which her family lived. Cars and homes were frequently broken into, causing Ms. Alfred to worry about how the neighborhood would influence her 14-year old son. Unfortunately, because of their financial situation, she could not do much more than hope for the best. However, after the birth of her daughter, Ms. Alfred realized that her growing family was too large for their current apartment and something needed to change. When she heard about Lafayette Habitat, Ms. Alfred immediately applied to become a Habitat partner family. Working with this Habitat affiliate, she realized that the goal of homeownership was within reach.

Lafayette Habitat secured \$62,500 in HOME funds and \$12,000 in Community Development Block Grants to acquire the land for the Alfreds' home.

Today, the Alfred family resides in a happier place, inside and out. Ms. Alfred has already noticed positive changes in her son, including his growing self-confidence. With a new home and the promise of a more secure future, the Alfred family believes they can take on any challenge.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** St. Louis

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$97,000

**Total Cost:** \$176,000

**Other Federal:** N/A

**Units:** 1

**District:** MO-02

# HOME SUCCESS STORY

*Missouri*

## Habitat for Humanity Saint Louis

Habitat for Humanity Saint Louis (HFHSL) believes in a world in which everyone has a decent place to live. In 28 years, HFHSL has partnered with more than 355 families to provide simple and affordable housing in St. Louis City and County in Missouri.

By providing safe and affordable housing, HFHSL not only helps low-income families break the cycle of poverty and build financially secure futures, but it helps transform communities, strengthen the local economy, and ensure that future generations have the opportunities they deserve.

HFHSL uses HOME Investment Partnerships (HOME) funds to help reduce the gap between what a family can afford to pay and the cost to build or repair their home. This helps ensure that HFHSL homeowners are successful.

### Adam and Habiba

Originally from East Africa, Adam and Habiba moved to St. Louis, Missouri ten years ago and have four children, including their 15-year old, adopted nephew who goes to the local school district for the deaf. For many years, they lived in an apartment that was too small for their growing family, but they couldn't afford to move into a larger apartment near good schools.

After hearing about the HFHSL homebuyer program, the family purchased their first home in 2015. Under the program, they invested at least 350 hours of sweat equity into building their home. They also attended educational and skill-building workshops.

HOME played a critical role in helping the Adam and Habiba become homeowners. They received \$15,000 in HOME homebuyer assistance funds and the developer received \$82,000 in HOME funds to offset costs. In turn, this helped ensure that their mortgage was affordable and sustainable.

Adam says that the knowledge and skills he gained during the process are invaluable to his family. "If we want to change a room or build part of this home, I know I could do it myself. I had no experience holding a screw gun. I didn't even know its name. Now, I go to Lowe's and I know exactly what I am looking for."

His favorite part of this experience was seeing a community working together for the betterment of each other. "We loved getting to know the dedicated volunteers and we looked forward to seeing them every Saturday. We will always appreciate their time and effort, and we hope to get a chance to serve them one day."



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## PROJECT HIGHLIGHTS

**Location:** Deer Park

**Project:** Rural Habitat For Humanity Homebuyer Assistance

**HOME:** \$300,000

**Total Cost:** \$1.5M

**Other Federal:** \$150,000  
Self-Help Homeownership Opportunities Program

**Units:** 10

**District:** WA-05

# HOME SUCCESS STORY

## Washington

### Habitat for Humanity-Spokane

Habitat for Humanity-Spokane was founded in 1987 as an affiliate of Habitat for Humanity International. Since the day Habitat for Humanity-Spokane finished its first home in 1988, its mission and vision has been anchored by its dedication to ending the cycle of poverty housing. Habitat for Humanity-Spokane believes that everyone deserves a safe, decent, and affordable place to live and grow. Together with the help from the Spokane, Washington community and others, the organization builds hope, communities, and homes.

With the assistance of the HOME Investment Partnerships (HOME) program, Habitat for Humanity is able to provide homebuyer assistance to the hardworking and deserving families of Spokane.

### Hope Meadows

In 2015, Habitat for Humanity-Spokane completed ten energy-efficient, healthy, affordable homes, nestled in the Hope Meadows community in rural Deer Park, Washington. The organization built these homes to not only provide stability for low-income families earning less than 60 percent of the area median income, but to serve as an asset to eliminate poverty for generations, spur economic growth in communities that need it, and further civic responsibility for the families that live in them.

The Shawvers are one of the ten families now living in the Hope Meadows community after struggling to keep their small carpet cleaning business afloat, while raising a large family. For nearly 20 years, Kevin and Kathy Shawver lived in a once-condemned trailer outside of Deer

Park. They used a propane generator to power their home during certain intervals of the day and a wood-burning stove to provide heat. Every morning during the winter months, the Shawvers woke up to ice crystals in their kitchen.

Under Habitat for Humanity-Spokane's Homeownership program, the Shawvers contributed 500 hours of sweat equity to build their own home. They saved money to pay for closing costs and took first-time homebuyer education and wealth management courses. In partnership with Spokane County Department of Housing and Community Development, the Shawvers and nine other families also received down payment assistance. This assistance was funded with \$300,000 in HOME funds and \$150,000 from the Self-Help Home Ownership Program (SHOP).

Today, the Shawvers are proud homeowners and are grateful for programs like HOME that help low-income families access safe, decent, and affordable housing.

