

How Families are Selected

Welcome to Habitat for Humanity-MidOhio's Volunteer Orientation: How Families are Selected! In this video, we will cover the programs we offer, who we serve, and how we make our housing affordable.

Our Programs

As an affiliate, Habitat MidOhio's goal is to revitalize the spaces that already exist within our communities to create more simple, decent, and affordable housing. This can be accomplished by building on in-fill lots and building, rebuilding, or repairing homes in concentrated neighborhoods. Our overarching goal is what we refer to as neighborhood revitalization. To dive a little deeper into neighborhood revitalization, let's talk about our various programs. First are our New Builds, which is what Habitat is most known for. In addition to providing safe, decent, and affordable housing to a new homeowner, building new homes on city in-fill lots also raises the property value of the area and brings in new community residents who wish to stay engaged in the wellbeing of their neighbors and neighborhood. As part of our New Homeownership program, we can also renovate existing homes in a neighborhood, giving them new life for a new family. After building new homes for many years, Habitat MidOhio also saw a need in the community for critical home repairs for existing homeowners, who wouldn't qualify for Habitat's New Homeownership program. From that need, our Home Repair program was created. That program offers repairs focused on health and safety concerns or code violations for qualifying homeowners, to help them stay in their homes and maintain safe, decent, and affordable housing. Finally, our last neighborhood revitalization program is a Rock the Block. Before starting a new build in a new neighborhood, Habitat "rocks the block" by cleaning up litter and offering light landscaping services to local residents. We invite our Partner Families to get involved to meet their new neighbors, and offer lunch for all residents to join.

Who We Serve

Now that you're familiar with our different housing programs, let's dive into the qualifications for Habitat partner families. Habitat MidOhio serves families through our New Homeownership and Home Repair programs. Our New Homeownership program serves first-time homebuyers, who will purchase either a new build or a rehab. Our Partner Families must meet three main qualifications to be a part of this program. The first is Ability to Pay or Financial Need: Household income must fall between 30 and 60% AMI, or area median income. These guidelines are set by HUD and are based on metropolitan area. We also require that the family has had a steady income for the past six months, and while we don't look for a specific credit score, we do review their debt to income ratio. Typically, households in this income range would not be able to qualify for a conventional mortgage. The second qualification is Need for Shelter: Families must currently be living in substandard conditions. This could include structural issues, mold or pests, overcrowding, a negligent landlord, or simply that they are paying 50% or more of their income on housing and are unable to find suitable housing for their family at an affordable cost. The third qualification is Willingness to Partner: During the program, families must partner with Habitat to complete 200 to 250 hours of "sweat equity." These hours include a series of homeownership and financial literacy classes, as well as helping to build their home and other Habitat homes, alongside volunteers. All of these classes are meant to set up families for success in homeownership.

Our Home Repair program looks similar, but has a few major differences. Our Home Repair program serves current homeowners who need repairs related to health and safety concerns, and/or code violations. Our Home Repair Partner Families must meet three main criteria to be a part of the program. The first is Ability to Pay or Financial Need: Household income must fall between 0 to 80% AMI. In alignment with the Habitat for Humanity International guiding principles, there is a minimal payback component for our Home Repair program. The second qualification is Need for Repairs: A home assessment is conducted to determine the needs of the homeowner and our ability as an affiliate to address those needs. The third is Willingness to Partner: The sweat equity of those in our Home Repair program is scaled based on the ability of the applicant and the scope of the project and includes completing a homeowner impact story.

Making Housing Affordable

How does Habitat make housing affordable for our Partner Families? First, we should define affordable housing. Affordable housing means paying 30% or less of your income on housing costs. While in the program, Habitat partner families must save a \$2000 “down payment,” which really just covers closing costs and the first year of homeowner’s insurance. The family’s monthly mortgage payment is set at an affordable rate determined by their monthly income, to meet that 30% threshold of affordable housing and to give them wiggle room for things like utility bills.

For Habitat MidOhio, we are able to provide affordable housing because we work in partnership with businesses, corporate sponsors, faith groups, foundations, grants, and individuals to fund each home; We use volunteers; the mortgage receipts from current Habitat homeowners go towards future Habitat homes, like the idea of partnership housing from Koinonia farms; and our ReStores help offset administrative costs.

Questions?

Now that you know a little bit more about Habitat’s programs, you can help us share Habitat’s reach within your circles. For further information, visit our website at habitatmidohio.org. Next up, we’ll be discussing our ReStores.

If you have any questions on the previously covered topic, please email volunteers@habitatmidohio.org.