

## **Welcome & Introductions**

Welcome to Habitat for Humanity-MidOhio's Volunteer Orientation! Thank you for your interest in our organization and the volunteer opportunities we offer. In this video series, we will cover the work that we do, why we do it, our organization's history, how we select Habitat partner families, our ReStores, and our individual volunteer opportunities.

The following video will cover Habitat MidOhio's vision and mission, context for the work we do, and additional educational resources on affordable housing.

### ***Vision and Mission***

To begin, let's start with our vision and mission. Habitat for Humanity's vision is a world where everyone has a decent place to live. With that vision in mind, our affiliate's mission statement goes as follows: Seeking to put God's love into action, Habitat for Humanity-MidOhio brings people together to inspire hope, build homes, empower families, and develop communities.

### ***What We Do***

For a quick overview of how the Habitat program works, we've created this cycle graphic. Although these steps may shift around from time to time, here you can see the typical timeline for the building of a Habitat home.

First, we acquire land to build a new home or a vacant home to be rehabilitated. This can be accomplished in a number of different ways including, purchasing lots through the City and County Land Banks at a discounted price, on the open market as well as having homes or property donated by individuals.

Next, sponsorship funds are raised to help cover building costs. These funds can come from a variety of entities, including: corporate groups, faith groups, government grants, foundations as well as individual contributions. We also have several fundraising programs within our organization that we will dive into deeper later in this video series. Our ReStores, which are home improvement discount stores, provide a way to take in new and slightly used building and home materials to keep them out of landfills and offer them to the general public at a discounted rate. We also have our Playhouse Project program that provides an engagement opportunity while raising money for Habitat. Through this special program, groups sponsor, design, and build little houses for central Ohio children in order to help fund our big houses. We also host an annual fundraiser bringing the fun of hockey to help meet the needs of veterans with our 24 Hours of Hockey for Habitat event, benefiting our Veterans Build program. As you can see, Habitat relies on various funding sources to fund our mission.

After the funding is secured, a future homeowner is selected based on our New Homeownership program's three main criteria: Need for Housing, Willingness to Partner, and Ability to Pay/financial qualifications. We will go more in-depth about our homeowner selection process later in this series.

The next step is, of course, to build the house! The homeowner builds alongside volunteers and staff alike, completing required "sweat equity" hours. During this process, they will not only help build their home, as well as other homes, but they will also attend homebuyer education classes.

Finally, after all is said and done, the homeowner receives the keys to their house! They are given an affordable mortgage, and their monthly mortgage payments are set at an affordable rate determined by their monthly income. Later in this video, you'll learn that affordable housing is, by definition, paying 30% of less of your income on housing costs. As those mortgage payments come back in to Habitat over the years, they are used to fund the building of more Habitat homes!

### ***Context for Our Work (Slide 1)***

Next, we'll get into some context for our work, that is, —what present and historical factors are impacting our community? When we ask that question, we find that the overarching issue is central Ohio, along with communities throughout the United States, is facing an affordable housing crisis. As you can see, \$19.09 an hour, or \$39,702 annually, is the wage required to afford a fair market two-bedroom rental in Ohio. With the current minimum wage in Ohio being \$10.45 an hour, or \$21,736 annually, it would require 76 hours of work per week to afford that fair market two-bedroom rental. This is not easily obtainable, nor sustainable.

In addition, 1 in 9 Ohio households pay half or more of their income on housing. By definition, paying 50% or more of one's income on housing means these households are severely cost burdened. In 2023, 52,000 low-income families in Franklin County paid more than 50% of their income on housing.

These statistics were taken from the National Low-Income Housing Coalition's Out of Reach 2023 Report.

### ***Context for Our Work (Slide 2)***

The need for affordable housing is great in central Ohio, but the reasons why shortfalls exist are many, and complex. Historical and cultural factors have had particular impacts on communities of color and in the neighborhoods where Habitat builds. Here is some context you may not know:

Redlining: Historical redlining practices led to systemic disinvestment in predominately African American and lower-income neighborhoods in the 1930s. This disinvestment included denial of services such as mortgages, insurance loans, and other financial services to the families in these neighborhoods. Ultimately, many African American and other minority families were unable to access homeownership because of this once legal practice. The long-lasting effects of redlining can still be seen in neighborhoods such as Linden today.

Racial Inequality in Homeownership Rates: The Black homeownership rate in Ohio is 35%, compared to the white homeownership rate of 72% and overall homeownership rate of 66%. This gap in homeownership has prevented many families of color from building generational wealth.

### ***Educational Resources***

To learn more about the previously covered topics, check out our Affordable Housing Educational Resources Page on our website, the link for which can be found in the description below this video. Take a moment to read over the included resources, and some additional resources on the topic of affordable housing.

### ***Questions?***

Now that you've gotten some context for the work that we do, continue to the next video to learn about the history of Habitat for Humanity.

If you have any questions on the previously covered topic, please email [volunteers@habitatmidohio.org](mailto:volunteers@habitatmidohio.org).