VIRTUAL VOLUNTEER ORIENTATION FULL TRANSCRIPT

VIDEO ONE: 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.

<u>Racial Inequality in Homeownership Rates</u>: 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 <u>volunteers@habitatmidohio.org</u>.

VIDEO TWO: History of Habitat

Welcome to Habitat for Humanity-MidOhio's Volunteer Orientation: History of Habitat! In this video, we will cover the history of Habitat for Humanity International as well as our affiliate's history.

A Brief History of Habitat

Habitat for Humanity is an international non-profit housing ministry serving families with limited incomes living in substandard housing. The organization was founded in 1976 by Millard and Linda Fuller (contrary to popular belief, not by Jimmy Carter) and was based on the principle of "partnership housing" that Millard and Linda experienced at Koinonia Farm in Americus, Georgia.

To learn more about Koinonia Farms, a precursor to Habitat for Humanity, check out the hour-long documentary, Briars in the Cotton Patch, the link for which can be found in the description below the video.

One common misconception is that Habitat gives homes away for free—we do not. Homes are sold to partner families with an affordable mortgage and with their investment of sweat equity.

To learn more about Habitat for Humanity as an international organization, check out Habitat for Humanity International's website, the link for which can be found in the description below the video.

Our Affiliate: Habitat for Humanity-MidOhio

Habitat for Humanity has local chapters, known as affiliates, all over the world! Locally, our affiliate was founded in 1987. Like all Habitat affiliates, the start of this affiliate was a grass-roots effort, founded in the basement of Broad Street Presbyterian Church and only serving Franklin County. Since our humble start, we now serve Franklin, Licking, and Madison Counties, and have served over 1000 families locally since our founding.

To learn more about the impact of our volunteers and community partners each fiscal year, check out our Volunteer Impact Report, the link for which can be found in the description below the video. You can also peruse the website to learn more about Habitat MidOhio's program and operations.

Questions?

With our organization's history in mind, head on over to the next video, which covers the programs we offer.

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

VIDEO THREE: 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.

VIDEO FOUR: Habitat ReStores

Welcome to Habitat for Humanity-MidOhio's Volunteer Orientation: Habitat ReStores! In this video, we will cover the operations and locations of our ReStores, as well as our Deconstruction projects.

Our ReStores

Habitat MidOhio has three ReStores that take in new and used, donated items and resell them to the public at a discounted rate. The ReStores are a social enterprise that help raise funds for Habitat's work. At our stores, you can find items like: appliances, cabinets, furniture, building materials, and more!

Our ReStores serve three essential functions. The first is to raise funds for our programs, as well as to help offset our administrative costs. We like to say our ReStores "keep the lights on" for our staff. The second is to supply the community with low-cost home goods and furnishings. Last, but certainly not least, our ReStores keep reusable materials out of the landfill. Each year, we keep thousands of tons of materials from area landfills.

We have three ReStore locations: 3140 Westerville Road and 2555 Bethel Road in Columbus and 1660 North 21st Street in Newark. Our ReStores are open Monday through Saturday from 9am to 5pm. Anyone can shop at the ReStores as well as drop off new and gently used building and household materials during operational hours. To learn more about what types of items the ReStores accept, please head on over to our website or call the donation line at (614) 364-7028. We also offer a residential pick up service for certain donated items in Franklin and Licking County—you can also call the donation line to learn more. That number again is (614) 364-7028.

Deconstruction Projects

Habitat MidOhio and our volunteers lead Deconstruction projects to salvage reusable items from residential and commercial properties, keeping them out of area landfills. We are proud to give these items a "second life", reselling them in our local ReStores, to fund our mission.

Deconstructions typically consist of uninstalling and salvaging kitchen cabinets, appliances, light fixtures, and much more. Stay tuned for the Individual Volunteer Opportunities section of the orientation for more information on how to get involved. To learn more about hosting a Habitat deconstruction on your property, please visit the deconstruction section of the Habitat MidOhio website.

Questions?

Now that you know a little bit more about our ReStores, be sure to shop, donate, volunteer, and most importantly, spread the word!

To learn more about our ReStores, Deconstruction projects, donating items, or to do a little online shopping, visit our ReStore webpage, the link for which can be found in the description below.

In the next video, we'll be discussing our individual volunteer programs.

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

VIDEO FIVE: Individual Volunteer Programs

Welcome to Habitat for Humanity-MidOhio's Volunteer Orientation: Individual Volunteer Programs! When most people think of Habitat, they think of our construction opportunities. Throughout this video, we're going to share the plethora of different volunteer opportunities we offer, both in the construction field and not, as well as how to get signed up.

Keep in mind, the following are individual volunteer opportunities. Stay tuned until the end of the video for resources on group volunteer opportunities.

New Builds and Home Repairs

We have on-site volunteer opportunities most Tuesdays through Saturdays from 8:30am to 3:30pm. We are looking for individuals and groups of six to ten (six for interior work, ten for exterior work). Our repair shifts typically need smaller groups and individuals, since they often occur in a smaller work space. Common repair projects include window replacement, bathroom accessibility modifications, and porch/handrail repair. You must be 16 years or older to volunteer on site—minors must be accompanied by an adult 21 years or older at a five to one ratio. 16 and 17-year olds do have some additional restrictions on site: no power tool usage and no heights above 6 feet. No experience is required to volunteer on our build sites or repairs! On-site leadership, tools, and materials are provided. Volunteers help with all phases of construction, excluding foundation, roofing, drywall, and licensed trades such as electrical, plumbing, and HVAC. Common volunteer activities include: framing, siding, painting, and installing interior finishes, such as doors and trim.

At Habitat MidOhio, we have a variety of volunteer groups that work on site on a regular basis and bring many years of experience to their work at Habitat. If you're interested in volunteering on a Habitat construction site on a regular basis, please check out our regular crews page on our website to find a group that might work best for you! The link for which can be found in the description beneath the video.

Special Interests Builds/Groups

We also wanted to highlight two special interest groups with Habitat MidOhio: Women Build and Habitat Young Professionals. Here's a little bit more information on both.

Our Women Build program aims to create an inclusive environment for all volunteers, particularly for women or other gender minorities who have historically not been included in the construction field. One home is built with our Women Build program annually. We typically need individuals and groups of 6-10 most Tuesdays through Saturdays from 8:30am to 3:30pm during that project. As mentioned before, no previous experience is required! To learn more about Women Build, visit our website, the link for which can be found in the description below the video.

Our Habitat Young Professionals, or HYP, group is comprised of individuals aged 21-40 with the commitment to bring positive change to the community, build connections, develop leadership skills, and provide opportunities for growth. The intention of HYP is to engage more young professionals in Habitat's mission, a demographic that is often missing in the Habitat volunteer pool. HYP offers monthly evening crew shifts, as well as social, fundraising, and professional development events to all members. HYP also has board members who meet monthly, providing leadership to the group and planning events.

To learn more about HYP, visit our website, the link to which can be found in the description below the video.

ReStore Opportunities

Next up, we have our ReStore opportunities. As a volunteer in one of our three ReStores, you would assist our staff in the daily operations of the store. Typical tasks include unloading and accepting donations, organizing new product on the store floor, reorganizing and cleaning specific store sections, and helping customers load their purchases. We can take individual volunteers or groups of up to ten. The minimum age to volunteer in the ReStore is 16.

As mentioned in a previous video, we also use volunteers for deconstruction projects. Deconstructions typically consist of uninstalling and salvaging cabinets, bathroom vanities, lighting, windows, and much more. Deconstruction projects are scheduled sporadically as needs arise, and typically, they have a shorter project turnaround lasting one day to multiple days depending on the project size and the number of items we are salvaging. We look for both individuals and groups of volunteers—the group size depends on the scope of the project. We also have opportunities for Deconstruction project leads. The minimum age to volunteer on one of our Deconstruction projects is 18.

And, of course, anyone can donate or shop at our ReStores!

Playhouse Project

One of our newer programs is The Playhouse Project. Our program started locally in 2019 and is a unique opportunity that allows Habitat MidOhio to partner with sponsors to build a playhouse for a local family who otherwise couldn't afford one—providing children with a creative place to play and imagine what home means to them. Funds raised go toward building new houses right here in central Ohio. Since the Playhouse Project is a fundraiser for Habitat MidOhio, building and designing a playhouse for a local family does require financial sponsorship. However, in order to make each Playhouse build a success, there's a lot of work that goes on behind the scenes. The following volunteer opportunities are for general volunteers and do not require a sponsorship.

<u>Kit Creation</u>: The first thing we need to do is create all the Playhouse pieces out of lumber in our warehouse. The minimum age for Kit Creation is 18 and basic construction knowledge and comfort with power tools is preferred, as the entirety of the shift involves cutting lumber with power tools. This is one of our only volunteer opportunities where we require prior knowledge because of the nature of the work. This is a great opportunity for those looking to improve their woodworking skills!

<u>Kit Priming</u>: After Kit Creation comes Kit Priming. The minimum age for a Priming shift is 12, as the entirety of the shift is painting the kit pieces that were created in the Kit Creation process. All of the pieces get a coat of primer to be ready for a build day! We can take individual volunteers or groups of up to 10 for this opportunity.

<u>Playhouse Captains</u>: Often times, we need some extra hands when it comes to leading sponsor groups through the process of building and decorating a playhouse—that's where Playhouse Captains come in! Captains must be at least 18 and possess excellent people skills, in addition to some basic

construction knowledge. We especially need Playhouse Captains for our annual Blitz build every spring, and typically offer several training sessions leading up to that event.

<u>Special Event Help</u>: Finally, our Playhouse Project program has some annual special events, like our Playhouse Blitz. We can use extra hands for packing up supplies, set up, tear down, registration, etc. during these events.

To learn more about the Playhouse Project and volunteer opportunities, visit our website, which is linked in the description below.

Other Ways to Get Involved

Did the previous volunteer opportunities not pique your interest? No worries! There are many other volunteer opportunities with Habitat MidOhio outside of the construction field. Here are just a few...

Our volunteer photographers help us capture special moments at Habitat. They take photos at Wall Raisings and Home Dedications, as well as progress shots at our construction sites and other special events.

Our Habitat Ambassadors help share Habitat's mission with a wider audience. They attend tabling events and speaking engagements to represent Habitat, often times for volunteer recruitment. We provide training and resources prior to attending outreach events. Check out the Habitat Ambassadors page on our website to learn more.

Our Homeowner Selection Committee is a group of volunteers who conduct home visits with potential Habitat partner families, help introduce them to Habitat's programs, and recommend applicants for approval to Habitat's Board of Directors. They meet monthly to review and assign new home visits.

We also have volunteers that help with special events. Some of these include...

For our annual 24 Hours of Hockey fundraising event, local hockey players participate in a 24-hour-long game of hockey to fundrase for Habitat's Veterans programs. There are a variety of ways to volunteer for this event, like being on the ice or simply keeping score!

Sometimes, our ReStores will host special events, such as our annual flower sale or donation drives. Stay on the lookout for event announcements on our social media, website, and volunteer website!

We also have long-term volunteers who fill specialized roles in our finance, volunteer services, and homeowner services departments for office support.

For more information on any of these programs, check out our website, or contact volunteers@habitatmidohio.org.

Court/School Hours

If you are looking to complete community service hours with Habitat MidOhio for court or school, there are a couple things to keep in mind. Court-ordered hours must be completed at one of our ReStores. School hours should generally be completed at one of our ReStores, but there are exceptions

if you have received other permission. The first step is to fill out a request form at the provided link—you will not be able to sign up for shifts on our volunteer website until you have been approved in our system.

Now that you've learned about all the different ways to get involved with Habitat MidOhio, let's talk about how to get started.

How to Get Started

The first step is to visit our volunteer website at volunteer.habitatmidohio.org. There, you can create an account, check out available shifts, and register for those that work for you! All volunteers must fill out a waiver before their first shift, which can be found at the provided link. Waivers must be filled out once every calendar year.

Keep in mind, some specialized volunteer positions require a background check.

As we know that the amount of volunteer information here can be overwhelming, we have some recommended steps to finding the volunteer role for you! These steps can be found on our website, the link for which can be found in the description below. There, you can check out our programs, website, our volunteer manuals for both individuals and groups, and various volunteer policies and procedures.

To keep up-to-date with the latest volunteer opportunities, sign up for our weekly email, the link for which can be found in the link below.

Questions?

Thank you for watching Habitat MidOhio's Volunteer Orientation video series and for your interest in volunteering with our organization! We hope you learned something new, and we look forward to having you volunteer soon.

If you were interested in learning more about group opportunities, check out our Team Volunteer Manual. Once you have read that over, you can either contact volunteers@habitatmidohio.org with the opportunity you are interested in or fill out a Group Inquiry form. The link to both the Team Volunteer Manual and the Group Inquiry form can be found in the description below this video.

Still have more questions? Please email them to <u>volunteers@habitatmidohio.org</u>, and a Volunteer Services team member will follow up.