



## ***OVERVIEW***

Habitat for Humanity of Greater Sacramento was founded in 1985 and celebrated 35 years of bringing community together to build and preserve affordable homeownership opportunities for low-income families, seniors, and veterans while revitalizing underserved neighborhoods. As a self-help affordable homeownership developer, through ownership Habitat provides equity and asset building opportunities for low and extremely low-income families (earning 30-80% of Area Median Income) who build and purchase their homes (Habitat partner families put in 500 hours of sweat equity building their homes alongside volunteers and then purchase the homes for an affordable 30-year, 0% interest equivalent mortgage.)

Habitat for Humanity was founded by volunteers, and was very “mom and pop” in the early years, building 1-2 homes a year. Though volunteers and community support remains the life blood of Habitat for Humanity of Greater Sacramento (on a typical year, Habitat will engage over 2,000 community volunteers who work alongside partner families), this past year Habitat impacted over 3,500 underserved individuals through home build, repair, and community projects.

Habitat for Humanity of Greater Sacramento has a small staff of under 28 people. The work of Habitat is made possible because of local donations and an army of over 2,000 annual community volunteers. The 28 member staff includes their construction team who oversee all active and upcoming build projects, the ReStore warehouse team who oversee Habitat’s retail outlet (a “Home Depot meets Goodwill” recycling store that sells donated new and used building supplies and home furnishings to provide operating support for Habitat’s mission), and administrative staff who provide services that include fundraising, volunteer management, land acquisition, servicing and financing all the mortgages, and working directly with qualifying and supporting Habitat partner families.

## ***PARTNERSHIP WITH SHA***

Habitat has been a member of SHA for over 15 years, collaborating on campaigns such as Prop 1, the Veterans and Affordable Housing Bond Measure that was passed by voters in 2018. Habitat was proud to be part of a 600 member coalition with SHA that came together to advocate for more resources to support affordable housing across the spectrum of housing and across the State.

## ***CURRENT DEVELOPMENTS***

Habitat currently has a multi-home development called “Mandolin Estates” under construction in South Sacramento off Power Inn Road which, when complete, will provide affordable housing to 60 low-income individuals, including 40 children. They just raised walls on the first 3 homes of the project and are currently raising funds to be able to build the next several phases of the project over the next two

years. We look forward to opening up the application period for low-income families to apply for the next phases of homes this summer and are eagerly looking for additional partners to support building the project out. As a note on this project and reflective of the need, our most recent application period for 2 homes on the project had over 900 pre-applications in under 3 weeks.

In addition to their home build developments and various ongoing infill and rehab projects (this past year we worked with the City of Sacramento to rehab several former illegal cannabis grow homes into Habitat homes – an effort which creates more affordable housing stock and revitalizes neighborhoods victimized by these former illegal grow homes), we also provide health and safety related affordable home repairs to low-income homeowners in need of support. Habitat currently has over a dozen active home repairs currently happening in Sacramento and Yolo County right now and look forward to opening up another application period for home repairs in the summer. Lastly, habitat has a number of exciting collaborative large-scale developments coming down the pipeline which we look forward to sharing more about in the spring once a few more foundational elements have been ironed out.

## **HABITAT FAMILIES**

Rina Dixon is a single mom with three children. She and her children were living in a 200 square foot garage for 3 years. Even while working full-time as a receptionist, it was all she could afford. On her first day out doing her 500 hours of sweat equity, Rina was working with volunteers to dig plumbing lines for 8 hours. Knowing after that day she's still have 492 more hours left, Rina tearfully shared at her home dedication while receiving the keys, "It felt like 100+ degrees. After that day, I was like, I can't do this, it's too hard. Almost in tears, driving home, I was sunburnt, worn out, dirty...But I got home and looked at my kids and our living situation in a converted garage and I said to myself I'm not a quitter and I refuse to let my kids see me give up- I can do this. With all the strength that God has given me, I'm here and accomplished a big dream of mine to own my own home – something I never thought I could achieve."

Rina's story, as well as a few other powerful stories, is in this video we shared during our Women Build event a few months ago: <https://www.youtube.com/watch?v=Fiv0HJkTu7k> )

## **IMPACT**

*How can SHA and Habitat make a difference in the housing crisis in our region?*

By educating our policy makers that affordable housing needs support across the spectrum and that includes affordable homeownership opportunities. As well as that affordable homeownership should not be seen as a luxury both in terms of actual build costs (a Habitat home costs about \$225,000 for a single family home), and when looking at addressing historic racist housing practices and closing the equity gap as homeownership remains to #1 way to build wealth in this country. Habitat is serving low-income and extremely low-income families not just with a roof over their head, but the opportunity to build equity and break the cycle of poverty for their family. A survey of Habitat's first 100 families built in Sacramento showed that 76% reported improvement in their children's grades, 59% went onto higher job training or education, and of those families previously on food stamps, not a single family remained after purchasing their Habitat home. With all that being said, when it comes to funding and resources at the local, state, and federal level – often times affordable ownership is completely left out of even being able to apply or be considered. In 2020, with the exception of PPP funds, less than 5% of our budget as an organization was government funding (and that's cumulative of federal, state, and local funding). We have a substantial land bank, but need more resources and creative partnerships to build on it.

In addition to advocating for more resources, Habitat looks forward to continuing to work with SHA for more opportunities for unique and creative collaborative opportunities with Habitat and other housing developers. Whether advocating for more resources from policy makers or combining resources to make a bigger impact, we are all stronger when we work together and we're really excited about some of the unique collaborations we've got in the works right now with some pretty amazing partners in the affordable housing space.

### ***FUN FACTS***

- Over the past 10 years, Habitat Homeowners have generated over \$87 million for the County of Sacramento through their property taxes
- Though the ownership gap between white and black Americans is greater now than in the 1960's, the majority of homeowners Habitat serves through build and home preservation opportunities are People of Color.
- Be sure to stop by the Habitat ReStore for some great finds that support a good cause! Located at 819 North 10<sup>th</sup> Street and open to the public Wednesday-Saturday from 10am-4pm. Follow the SacReStore on Instagram at @sacrestore for all the fresh discounted finds!
- To stay up to date on current Habitat projects, please be sure to follow us on Facebook at [facebook.com/habitatgreatersac](https://facebook.com/habitatgreatersac) or Instagram at @sachabitat