

Habitat for Humanity of Wicomico County
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Summary

Vision & Mission

Habitat of Humanity of Wicomico County envisions a world where everyone has a decent place to live. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. We are an ecumenical Christian housing ministry that builds, then sells homes to low-income families who, by virtue of their incomes, would never otherwise be able to achieve the dream of homeownership. As a Christian ministry, Habitat sells homes using a no-interest, no-profit mortgage.

Habitat views its work as successful when lives are transformed and when positive and lasting social, economic and spiritual change is promoted within a community. Authentic transformation *changes the lives of all who participate*: those who need housing, volunteers, advocates, donors and development practitioners.

The Goal

Our goal is to serve 25 families with new and rehabilitated affordable housing by 2020 focusing on the Church Street neighborhood of Salisbury. We also plan to serve an additional 100 families needing critical repairs or weatherization by 2020 at a rate of 20 per year. To achieve these goals we have set a fundraising target of 3.5 million dollars.

Habitat has partnered with Salisbury Mayor Jacob Day and community leaders who are committed to revitalizing this neighborhood. This initiative uses a holistic approach that expands Habitat's traditional partnership with new homeowners and volunteers to include neighbors and local organizations for far greater impact. In bringing people together, Habitat practices a philosophy of "a hand up, not a handout," and builds on existing community assets: financial, physical, natural, human, social and spiritual.

Change begins with continued direct engagement with families and communities, demonstrating what is possible when people from all segments of society work together to address the problem of poverty housing.

The Need

Salisbury, Maryland currently faces a crisis in its housing market. Salisbury's current homeownership stands at just 34% -- the second lowest in Maryland and significantly less than the national average of 64%. Rental rates are higher than comparable communities across the nation, which places an additional burden on low income families that dream of homeownership.

For families to succeed, sometimes the dynamics of their neighborhood have to change. The Church Street neighborhood presents many challenges with high crime, drugs, prostitution and poverty. However, Church Street is near the city center, has a stock of simple, decent housing, has city sewer and water, and is a neighborhood in need of revitalization.

The Work

Habitat Wicomico has built 61 homes, 16 of which are in the Church Street neighborhood. We have also acquired 11 lots and 3 homes in Church Street that will eventually provide affordable housing for low-income partner families. All of our building and renovation projects use sustainable building practices and energy conservation measures.

Each year we will build five homes, repair or renovate 20 homes, and by 2020 complete 2 community gardens. We are clustering our development to build a critical mass of homeowners in a concentrated area. We believe

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these new homeowners contribute to the broader effort to revitalize this core-city neighborhood and is an essential process for building hope and belief that healthier communities are achievable and beneficial for all.

In addition to building and renovating homes, Habitat Wicomico provides resources for our Partner Families through mentorships, classes, and counseling for financial literacy, family strengthening, and affordable housing assistance. By helping Partner Families help themselves, they learn how to improve credit, budget for future home expenses, and manage their monthly budget.

The Impact

After nearly three decades of work in the community, Habitat Wicomico has seen how a new home improves household health and well-being which contributes to family income and education, both essential to breaking the cycle of poverty. Increasing the level of homeownership in the Church Street neighborhood also provides greater social stability and community cohesion.

By promoting approaches that assist low-income families in helping themselves, we in turn help drive the market for housing-related financing and housing improvement services and products accessible to the poor. Improved financial literacy promotes financial stability and self-sufficiency which reduces the vulnerability to the cycle of poverty.

When the broad community is engaged in addressing the urgent need for adequate, affordable shelter, we all become less vulnerable and more resilient.

Sustainability

Habitat will reach its target of 3.5 million dollars for the Church Street neighborhood revitalization with support from private foundations, individuals, events, businesses, and the ReStore. The Church Street neighborhood is in the Historic District of Salisbury, with suggested building and renovation techniques that maintain the historical integrity of the area. For Habitat to be eligible to receive state and federal funding, we would have to follow the suggested building guidelines for the historic district.

This presents a challenge because we use sustainable building practices and energy conservation measures to build simple, decent homes. Habitat's simple, efficient home design falls outside the suggested guidelines for the Historic District, and makes us ineligible for state or federal funding, specifically Community Development Block Grants (CDBG). Five of our current lots fall just outside the Historic District, but within the Church Street neighborhood. We will apply for CDBG grants for building some of those homes.

ReStore is Habitat Wicomico's retail outlet that sells donated building supplies and household goods. Income from the ReStore plays a significant role in our sustainability by supporting Habitat Wicomico's administrative budget, and providing nearly \$100,000 annually for building projects.

Habitat Wicomico's bi-laws require that we maintain six months of cash reserves, which we have on-hand. After we complete 25 homes by 2020, the annual mortgage repayment revenue will grow from \$96,000 to \$175,000. We will bridge the remaining funding gap by focusing our fundraising efforts on private foundations, individuals, and businesses.