Solving Housing Problems Through Forward Focused, Collaborative Partnerships
SE Ohio Affordable Housing Problem

- Lack of inventory of houses $100k-$150k
- Rent increases, some as high as 20% over last 18 months
- Substandard housing issues due to aging housing stock and lack of inspections/code
- Lack of available credit/capital for low-income families
- Lack of quality contractors driving up costs of repairs, rehabs and new home construction
- More applications for housing assistance than ever before!
“What the poor need is not charity, but capital, not caseworkers by coworkers……and what the rich need is a wise, honorable and just way of divesting themselves of their overabundance.”

- Clarence Jordan
The Habitat of Yesterday

Homeownership Program

- Home built with volunteers
- Family pays a 0% interest mortgage
- Family attends classes and completes sweat equity
- Families selected based on housing needs and must make 30%-60% of AMI
How We Step Up To New Challenges

INNOVATION

COLLABORATION

FORWARD

FOCUS

HFHSEO Model

Difficult challenges require innovative, forward focused and collaborative solutions! HFHSEO is READY!
HFHSEO TODAY & FUTURE

A holistic, collaborative approach to addressing housing & community issues throughout Southeast Ohio
Current Programs

Homeownership Model

• Traditional Program

• Partnerships with Land Banks to redevelop land

• Partnerships with 4 Career Centers to provide job training skills to our future contractors
Current Programs

Critical Home Repairs

- $10,000 in critical home repairs repayable to HFHSEO (0% interest) over 5 years
- 20%-90% of AMI

Microlending Program

- $2,000 loan repayable to HFHSEO (0% interest) over 2 years to address the following:
  - Any home repair/upgrade or replacement of appliances
  - Transportation issues related to housing
  - Medical devices not covered by insurance
- 20%-90% of AMI
Current Programs

Home Repair/Maintenance Classes

- Training Habitat Homebuyers & Community Members in Ways to Maintain Their Homes

- Classes to begin on July 1 and open to the public.
Current Programs

Project Playhouse

- Building playhouses for children in our communities
- Giving young children a place of their own
- Community-wide project (design and build)
Social Enterprises

• Habitat ReStores
  -850 tons of landfill waste diverted in 2021

• Community Renovations & Repairs
  -Contracting services for nonprofits, seniors, veterans and low to moderate income families
FUTURE HFHSEO PROGRAMS

- Multifamily Housing Development
- Expansion of Classes Offered
- USDA 502 & 504 Programs
- Focused Veteran Initiative
IT TAKES A COMMUNITY!

Come join us and be part of solving housing issues in our region!

- Volunteer on a Site
- Volunteer at a ReStore
- Donate
- Advocate