

# **About Habitat for Humanity of Oakland County**

Habitat for Humanity of Oakland County's mission is to put God's love into action by bringing people together to build homes, communities and hope. Our vision is a world where everyone has a decent place to live. Habitat for Humanity of Oakland County (HFHOC) is an affiliate of Habitat for Humanity International (HFHI) and we act in partnership and on behalf of HFHI. We are a 501(c)(3) nonprofit organization headquartered in Pontiac, Michigan.

Habitat for Humanity is a global nonprofit housing organization that works in nearly 1,400 communities across the United States and approximately 70 countries around the world. Founded in 1976, the concept centered on those in need of adequate shelter working side by side with volunteers to build decent, affordable houses. The houses would be built at no profit and the new homeowners' house payments would be combined with no-interest loans. Today, Habitat has helped 9.8 million people achieve strength, stability and self-reliance through safe, decent and affordable shelter.

Since 1995, HFHOC has helped over 900 individuals and families gain access to safe and affordable housing in Oakland County. We work to provide a variety of housing programs across the county, focusing primarily in Southfield and Pontiac. These include affordable homeownership opportunities for families making 50-80% the area median income, financial coaching, critical home repairs, and neighborhood revitalization initiatives. Through our programs, we practice the philosophy of "a hand up, not a handout," by partnering with homebuyers and homeowners to purchase a safe home with an affordable mortgage or complete necessary projects at a modest price.

Despite the challenges of 2020, Habitat for Humanity of Oakland County is proud to have adapted, reacted thoughtfully and ended the year ready to continue our mission in 2021. The need for affordable housing for low to moderate income individuals and families has never been more urgent. We know that stable, affordable living conditions lead to improved health, stronger childhood development and the ability to plan for the future. Everyone needs a place to call home – we must do more, we must do it faster, we must do it with more impact.

Join us as we bring people together to build homes, communities and hope.



## **Habitat for Humanity of Oakland County Programs**

### Affordable Housing

Habitat Oakland offers a homeownership program that helps people move from sub-standard housing to newly built or renovated, energy efficient and affordable homes. We partner with contractors, volunteers, and community and corporate partners to complete each home which is then sold to partner homebuyers. Homeowners must demonstrate need, be able to pay an affordable mortgage and dedicate 300 hours of sweat equity to the affiliate.

## **Community Development**

Habitat Oakland works with municipalities to revitalize, stabilize and improve their neighborhoods. In these partnerships, we act as the developer and rehab tax foreclosed homes that were slated for demolition or rehabilitation.

## Neighborhood Revitalization

Bringing together homeowners, volunteers, community sponsors and Habitat Oakland staff, *Rock the Block* is part of our neighborhood revitalization efforts, offering minor exterior home repairs to homeowners at a modest price. Volunteers work with Habitat's construction staff to repair porches, install fences, replace cracked concrete, clean gutters, and complete lawn clean-up. This program ensures that homeowners reside in safe housing, enables seniors to age-in-place, maintains and increases home values, and fosters neighborhood stability.

#### Critical Home Repair

Our critical home repair program provides needed exterior repairs for homeowners in Oakland County so that they may maintain a safe, decent and affordable place to live. Focusing on safety, security and accessibility, weatherization, and keeping houses up to building codes, the *Roofs, Ramps and Repairs* program is designed to provide a hand-up to low-income homeowners who are in need and unable to perform repairs independently.

#### Habitat University

Habitat University provides personalized financial coaching for individuals who are looking to purchase a home or improve their overall financial health. Through one-on-one sessions with our HUD Certified Housing and Financial Coach, individuals are able to improve their credit score, reduce their debt, increase their savings and become members of the financial mainstream.

#### ReStores

Habitat ReStores are home improvement outlets and donation centers that sell new and gently used furniture, appliances, cabinets, paint, and other renovation items to the public at a fraction of the retail price. Located in Waterford and Farmington Hills, all proceeds from the stores fuel Habitat's mission of building homes, communities and hope in Oakland County.

#### Volunteers

Volunteers are at the heart of what we do – none of our programs would be possible without their support. Whether on a construction site or in our ReStores, volunteerism is a way for individuals to give back to their communities and organizations to provide employee engagement, all while being part of a community building homes and hope in Oakland County.