



**Habitat**  
for Humanity®  
Spokane



Together, we will  
create a world  
where everyone  
has a decent  
place to live.







Habitat-Spokane  
brings people  
together to  
build homes,  
communities  
and hope.

For 33 years we have been addressing  
one of today's most urgent social issues:  
**housing.**

With your help, families in partnership can stand on their own, achieving stability and self-reliance of homeownership. Better, more affordable housing leads to stronger childhood development and creates the ability - and financial flexibility - for a family to make forward-looking choices.

### Stable housing means:

-  Children do better in school and see improved graduation rates.
-  Families achieve improved physical and mental health.
-  Stability allows homeowners to make investments for the long-term.
-  Families are in a better position to seize new and better opportunities.



# We inspire. We empower.

2018-2019



10 new construction  
homes - 315 since 1987



30,794  
volunteer hours



\$783,000  
in volunteer labor



253,004 lbs. of usable  
materials saved from landfill





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## 2019 State of Home Affordability in Spokane, WA

Help Habitat-Spokane make the **#costofhome** something we all can afford.

In Spokane County,

**1 IN 5 HOUSEHOLDS**   
spend **HALF OR MORE** of their income on housing.

Because of increased housing costs and growing income inequality, nearly one-half of households in Spokane face cost burdens – paying either at least 30 percent of their income for housing (cost-burdened) or at least half of their income on housing (severely cost-burdened). These burdens leave nearly 45% of households with little income to afford the cost of food, health care and other basic necessities.

The poverty rate in Spokane County is **13.2% which is higher than Washington state AND national poverty rates** (Washington state sits at 10.3% and the national rate is 12.3%). With more than 28,000 severely cost-burdened households in the Spokane County, **the importance of advocating for home affordability cannot be overstated.**



**TAKE ACTION >>> [habitat-spokane.org/costofhome](https://habitat-spokane.org/costofhome)**

# What we do

## Homeownership Program

Habitat for Humanity-Spokane partners with individuals and families earning 25%-80% of the area median income for affordable homeownership opportunities.

## Qualifications

Prospective Habitat homeowners must demonstrate a need for safe and affordable housing, be able to pay an affordable mortgage, and be willing to partner with Habitat.

### Need:

Currently living in inadequate housing (unsafe, overcrowded, paying more than 30% of your income towards housing).

### Ability to pay:

Earn between 25% - 80% of the area median income for Spokane County, meet creditworthiness requirements, save for closing costs and pay an affordable mortgage.

### Willingness to partner:

Must commit to required number of "sweat equity" hours and attend required classes and workshops.

## Meet a Habitat Partner Family



Dale and Mary found Habitat for Humanity-Spokane in the fall of 2018, at a time of critical need.

Living just 80 steps away from the railroad tracks was an unsafe environment for their son Johnathan, who has special needs. In addition, their rent was on the rise causing them to pay over 50% of their income on a home that was not energy efficient. With their thermostat set to just 65 degrees, their winter utility bills still exceeded \$250 a month.

They constantly worried about how to care for their children and keep themselves afloat, making sacrifices a family should never have to make.

Then Mary read an article about partnering with Habitat for Humanity. After attending a Homeowner Informational meeting, Dale and Mary applied and were accepted to the Homeownership Program. Their determination to change their situation shone through as they quickly completed the required sweat equity hours. In just a year, Dale and Mary became homeowners and are now paying an affordable mortgage.

"Being able to provide for my family means so much to me. Now I know I get to put down roots and stay in one place with my family" said Dale. "Through working in Hope Meadows, we have met some of our future neighbors who I know will become friends. **With Habitat's help from all the donors and volunteers, I will be able to provide something for my family that I couldn't have done on my own.**"

## Opportunities to be involved



Toast to Stewardship | Hope Builders Luncheon | Over the Edge  
Blitz Build | Women Build | Faith Build | Biker Build | Team Habitat



# block by block:

## Habitat for Humanity to revitalize zombie homes for affordable homeownership

by Michelle Girardot - CEO, Habitat for Humanity-Spokane

Habitat for Humanity-Spokane is kicking off 2020 focusing the organization's efforts on rehab acquisition of blighted and abandoned homes, known as zombie homes. The program is a pilot called the Derelict Housing Acquisition and Homeownership Program funded in part by City of Spokane Community Development Block Grant dollars.

Habitat for Humanity is committing to purchase blighted and abandoned homes and rehab the units for its Homeownership Program, which partners with low-to-moderate income qualified homebuyers earning 25-80% of the area median income. Approved applicants will partner with Habitat to help build their home and pay an affordable mortgage. In order to qualify, applicants must be in need of better housing, be willing to partner with Habitat to complete all requirements and be able to pay an affordable mortgage no more than 30% of their income.

Through the Derelict Housing Acquisition and Homeownership Program, Habitat will be able to provide lasting impact for neighborhoods and families with two goals: Transformation of current housing stock and providing affordable homeownership to low-to-moderate income buyers.

The first is to meet the community priority of transforming derelict homes to remediate concerns of housing stock that have fallen into crime, neglect, blight, unsafe and unhealthy conditions into safe and affordable homes.

The second is to meet the community priority of providing increased affordable housing through Habitat for Humanity's homeownership program and list of qualified, low-to-moderate income buyers transformed into successful tax-paying homeowners.



It's clear we have been in the grasp of an affordable housing crisis for a long time. The demand for affordable housing and homeownership is not keeping up with the supply available in our community.

***With hundreds of empty and abandoned homes in Spokane, here is our chance to be creative in revitalizing not just the life of a family in need, but our cherished neighborhoods.***

The Derelict Acquisition and Homeownership program relies on property acquisition, skilled and volunteer labor, in-kind donations and cash donations. Several rehab projects are currently underway, primarily in the West Central neighborhood.

While the homes are under construction, Habitat for Humanity works with a partnering qualified homebuyer to ensure sweat equity requirements are complete. These requirements include participating in construction efforts, completing homebuyer education courses, and saving for closing costs. Habitat for Humanity then identifies financing packages available for future homebuyers that allows for monthly

mortgage payments to be no more than 30% of the buyers gross income. All homes are sold at fair market value and the organization utilizes grant subsidies, IDAs, private down payment assistance matching programs, and charitable dollars to layer a mortgage package affordable for the homeowner.

The challenge we've encountered is finding empty units that won't price out a family. There are a number of blighted units that are for sale, but in our housing market even those homes that are in need of the most attention are selling for way over the appraised value. Very often we've found these homes are sold and continue to sit empty for months or even years.

*But that hasn't deterred Habitat for Humanity.* Some of our most successful acquisitions have come from word of mouth where neighbors are committed to keeping the integrity of their neighborhoods and believe in the mission of Habitat for Humanity. Affordable homeownership helps families achieve the strength, stability, and self-reliance they need to build a better life and can provide stability to neighborhoods.

**Habitat for Humanity is calling all businesses and individuals to join this revitalization effort.**

*Volunteer labor, partnerships with apprenticeship programs and corporate partners keep these mortgages affordable.*

**VolunteerCoordinator@Habitat-Spokane.org - 509-534-2552 ext 238 - habitat-spokane.org**

# save the dates

Women Build ————— March 2-7

Hope Builders Luncheon ————— April 30

Blitz Build ————— August 3-14

Over the Edge ————— September 18-19

**we'd love to hear from you!**

We're here M-F from 9am-5pm

LYDIA DUFFY

CHIEF DEVELOPMENT OFFICER

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# every one

of us deserves a decent and  
affordable place to call home



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