



Habitat
for Humanity[®]
of Wake County

*Serving Wake and
Johnston Counties*

An Introduction to Habitat Wake



Our mission:

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



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**Why affordable
housing?**

Housing at the center

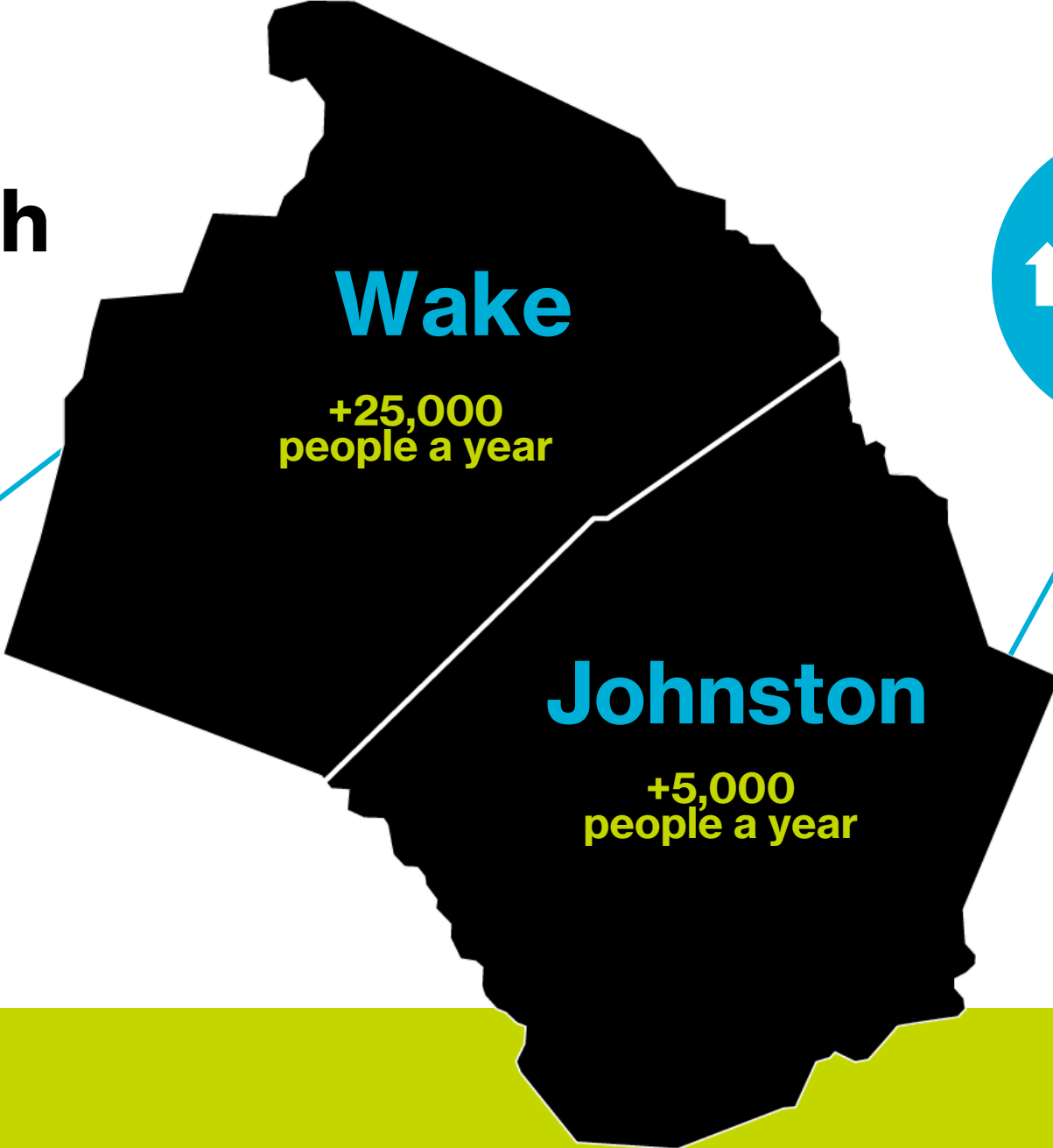


Raleigh MSA experienced the 2nd largest growth of all U.S. metros since 2010

| 10 YEAR POPULATION GROWTH FOR LARGE MSAS (2010–2019) | | | 10 YEAR POPULATION GROWTH FOR LARGE MSAS (2017–2019) | | |
|--|------------|-----------|--|------------|----------|
| MSA | POP GROWTH | POP DIFF | MSA | POP GROWTH | POP DIFF |
| 1 Austin-Round Rock-Georgetown, TX | 28.90% | 499,581 | 1 Austin-Round Rock-Georgetown, TX | 5.30% | 111,608 |
| 2 Raleigh-Cary, NC | 22.30% | 253,402 | 2 Raleigh-Cary, NC | 4.20% | 56,550 |
| 3 Orlando-Kissimmee-Sanford, FL | 21.90% | 468,986 | 3 Phoenix-Mesa-Chandler, AZ | 4.00% | 189,455 |
| 4 Houston-The Woodlands-Sugar Land, TX | 18.80% | 1,118,905 | 4 Las Vegas-Henderson-Paradise, NV | 3.90% | 85,080 |
| 5 San Antonio-New Braunfels, TX | 18.50% | 397,951 | 5 Jacksonville, FL | 3.60% | 54,481 |
| 6 Dallas-Fort Worth-Arlington, TX | 18.50% | 1,181,071 | 6 Orlando-Kissimmee-Sanford, FL | 3.60% | 90,370 |
| 7 Phoenix-Mesa-Chandler, AZ | 17.70% | 743,999 | 7 Charlotte-Concord-Gastonia, NC-SC | 3.40% | 86,510 |
| 8 Charlotte-Concord-Gastonia, NC-SC | 17.20% | 386,762 | 8 Dallas-Fort Worth-Arlington, TX | 3.20% | 236,039 |

Projected population growth for 2030

↑22%



**1 in 4 families in our community
are cost-burdened.**

Cost-burdened = paying more than 30% of income towards housing.

That means choosing between:

1. Paying for **housing**
2. Paying for **groceries, school, medical bills, bus fare or gas, healthcare.**



When people can afford a place to live:

1. Children perform better in school and are more likely to go to college.
2. Residents have more financial security.
3. Neighborhoods are more cohesive and stable, leading to less crime.
4. Tax revenue and property values increase.
5. Employers see less turnover.



**Affordable housing impacts
everyone in the community.**



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Habitat's answer

Three Strategic Goals

Evolve Solutions

Offer innovative and creative options across the housing continuum.

House People

Deliver a range of affordable housing options to the local community.

Lead Communities

Drive the conversation to expand affordable housing options.

Evolve Solutions

Offer innovative and
creative options
across the housing
continuum.

- Expanded housing options
- Anti-displacement strategies
- ReStores as community hubs

House People

Deliver a range of affordable housing options to the local community.

- 30% capacity growth in families served
- Increased long-term affordability
- Partnerships in other geographical areas

Lead Communities

Drive the conversation
to expand affordable
housing options.

- Conversations around systemic housing issues & racial discrimination
- Housing policy influence
- Trusted housing counselor

Five Strategies

Advocate

Advocate for affordable housing solutions across the housing continuum.

Educate

Educate individuals, families, and community partners about affordable housing options and systemic housing issues.

Build

Build a variety of affordable housing solutions to help meet the needs of our community.

Engage

Engage community voices to collectively support and drive the conversation toward equitable and affordable housing solutions.

Invest

Invest in the organizational infrastructure, resources, and staffing needed to fulfill our strategic goals.



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Who We Serve

Habitat's role



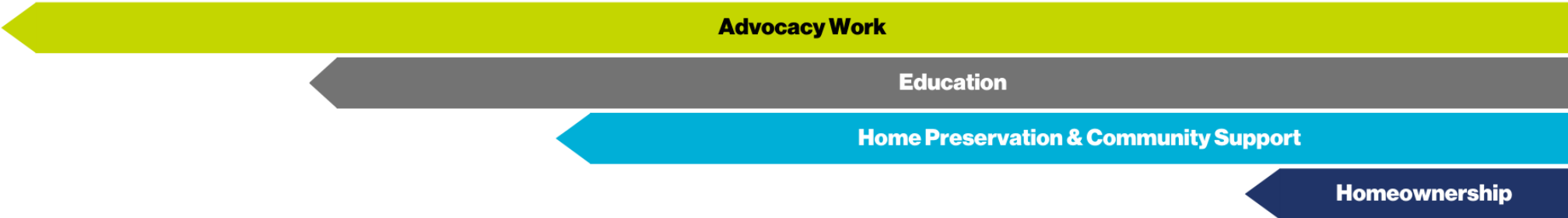
**Unhoused,
Emergency Shelter**

**Transitional &
Supportive Housing**

**Assistance Housing &
At-Risk Existing
Affordable Units**

**Affordable
Rental**

**Affordable
Homeownership**



Homeownership Program Requirements

- Must live or work in Wake or Johnston counties
- US citizen or permanent resident
- Hasn't owned property in the last three years
- Less than 80% of Area Medium Income (approx. \$75 - 80K)
- Good rental and credit history
- Has \$2,500 available for closing costs
- Willing to attend required meetings and trainings
- Complete 200 hours of volunteer service prior to closing on home
- Complete financial and homeowner education courses

Habitat Wake Homeowner Journey

Applicant

Has applied for our program



Homebuyer

Approved into our program and entered the mortgage qualification process, working on sweat equity hours and other requirements



Homeowner

Has closed on a Habitat mortgage and is paying an affordable mortgage

How does Habitat make homes affordable?

- Our homes are **sold at market value**
- First mortgage:
 - Monthly payment = no more than 30% of their gross monthly income.
 - 30-year term at 2% interest.
- Second mortgage
 - Difference between the appraised value and the first mortgage.
 - 0% interest, and must be repaid upon sale.



Preserving existing affordable housing



- Anti-displacement strategy
- Partnership with Rebuilding Together of the Triangle to streamline applications.
- Includes work like HVAC replacement, roof replacement, accessibility improvements, exterior repairs, and more

Advocacy Policy Priorities

1. **Bold investments in affordable housing**
2. **Policies that reduce the risk of displacement**
3. **Housing cost solutions for homeowners to gain long term affordability**
4. **Equitable land use policy that ensures affordability as our area grows**
5. **Equitable access to transit**
6. **Expedited review and permitting for affordable housing projects**



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Our programs & projects

This Year's Build Locations



Home preservation

- 60 – 80 each year
- Allows us to reach more diverse incomes
- Projects include HVAC replacement, roof replacement, accessibility improvements, exterior repairs



Community Social Responsibility Builds

- One form of corporate support
- Highlights housing challenges of specific demographics
- Includes Pride Build, Veterans Build, Women Build



Habitat ReStores

- 10 ReStores in four counties
- Profits help cover our operational costs
- One of the largest Habitat retail systems in the county
- Majority donated product + some special projects like new cabinets
- Diverts items from landfills



Advocacy Ambassadors

- Trained volunteers
- Support grassroots campaigns
- Meet with elected officials, get petitions signed, attend council meetings.



Proposed Developments in Garner: Weston Rd

- Approx. **39 affordable townhomes**
- Semi-attached, 2-stories, and approximately 1500 sq. ft.
- Some homes will include rear garages
- **Cottage-court style neighborhood**
- Each home will be subject to a **15-year affordable housing deed restriction**

Weston Rd *Conceptual Design*



Proposed Developments in Garner: Creech Rd/Gatewood

- Approx. **400 affordable homes**
- Townhomes and single-family homes
- Mixed income
- 46% open space & greenway connection
- Phased process, land development on first phase to begin ASAP
- Neighborhood engagement in existing Gatewood community

Creech Rd/ Gatewood Conceptual Design



In summary:

- Habitat Wake has been **bringing people together to build and advocate** for nearly 40 years.
- There is **tremendous need for affordable housing** in our community.
- The **need for housing is increasingly urgent**.
- Habitat Wake is **meeting this need with creative solutions** that help us serve more people.
- Our model offers **hope, practical solutions, and transformational change**.
- **We need your support!**

You're invited!





Join us!

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