

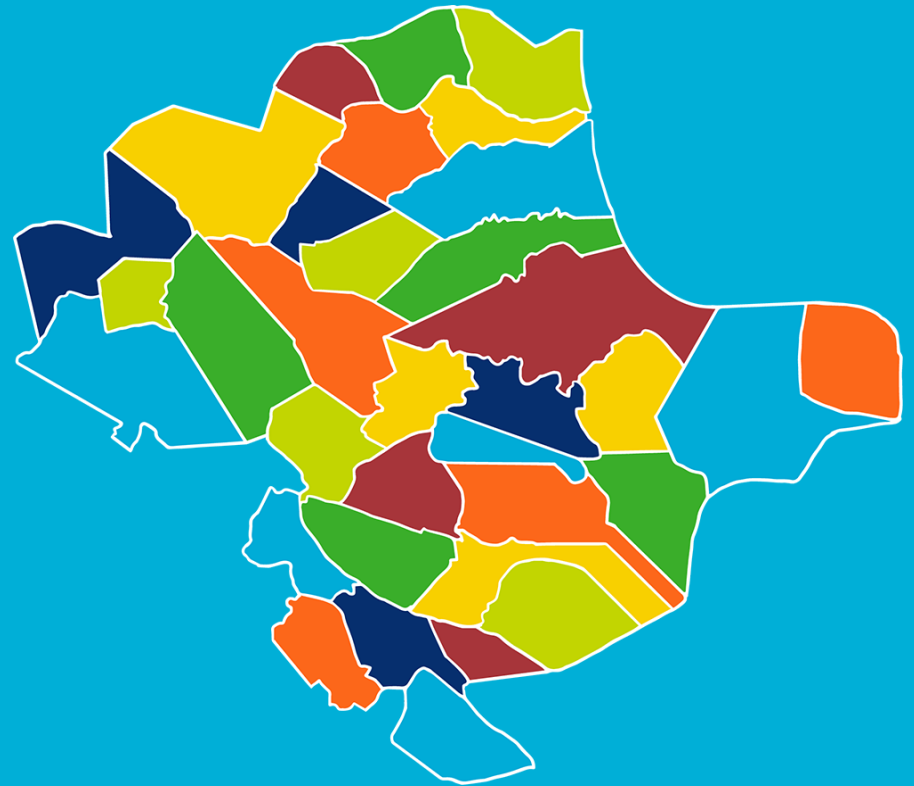


# Habitat for Humanity: A Brief Overview

Meegan O'Neil, Executive Director

## Fast Facts about us...

- Founded in 1985
- 129 Homes Built
- 67 Homes Rehabbed/Repaired
- Serving the 34 communities of Essex County



*Serving the North Shore and  
Merrimack Valley*

# Fast Facts about us...

- Affordable homeownership organization
- Average home priced up to \$245,000
- Average monthly payment \$1,300-\$2,100
- Household income range: \$65K-\$98K (family of four)
- Typical project: two-twelve homes



# Homeowner Selection

- EOHLC compliant Affirmative Fair Housing Marketing Plan
- Information sessions and application
- Income screen/Credit check
- Family interviews for housing need and partnership
- Housing Lottery



**We build strength, stability and self-reliance through shelter.**

# How We Work With Families

## Building in Partnership with Families

- Sweat Equity hours - families build their own and other Habitat homes

## Homeowner Support

- Pre- & Post-ownership classes



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# Permanent Affordability

- 30-Year affordable fixed rate mortgages
- Shared appreciation
- Deed-restricted affordable homes
- Right of first refusal
- Homes on the SHI



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# Sites Under Development

- Current Construction
  - Hamilton: 10 new homes
  - Haverhill: 2 new homes
- Starting soon
  - Ipswich: 2 new homes
- In the pipeline
  - Haverhill: 7 homes
  - Salem: 8 homes
  - Wenham: 2 new homes



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# Lawrence: 2 Homes



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# Peabody: Rehab



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# Salisbury: 7 Homes



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# Hamilton: 10 Homes



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# Haverhill: Curtis Street



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# Ipswich: Leslie Rd



**21 Leslie Road**

**Ipswich, MA**

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# Haverhill: Washington Street



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# Critical Home Repair/ Aging in Place

- Single Family Owner-Occupied Homes
- Households Earning Less than 60% AMI
- Primarily Elderly/Disabled Homeowners
- Projects Typically \$3,000-\$25,000



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# Program Goals

Repairs necessary to maintain sound condition of the home.

- Roof repair
- Siding replacement

Weatherization and energy efficiency

- New windows and insulation



# Program Goals

- Alleviate critical health, life and safety issues or code violations
  - Electrical & Plumbing
  - Heating
- Help older adults age safely in their homes, maintain a healthy lifestyle and live independently.
  - Ramps
  - Walk-in Shower

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# What's Next

Innovation in construction



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# What's Next

## ADU Pilot



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# What's Next

## Pocket Neighborhood Workforce Housing



The lot fit 9 McMansions. They built 44 small homes for locals instead



Kirsten Dirksen ✓  
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# How to work with us

- Municipal property disposition
- Inclusionary zoning partnerships
- Critical Home Repair programs
- Receivership program
- ADU pilot

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# Q & A

