

Central Valley Impact

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global non-profit working in nearly 1,400 communities throughout the U.S. and in nearly 70 countries. Since 1985 Habitat Greater Fresno Area has improved housing conditions for over 700 families. Located in the San Joaquin Valley, Habitat for Humanity Greater Fresno's success not only impacts local residents - but has an impact on the Nation.

Our constructing and improving homes would not be possible without the investment of government funding in affordable housing.

Government grants often are an important source of funding for Habitat projects and are leveraged. Federal grants received by Habitat in the valley include:

- + HOME (Home Investment Partnerships Program)
- + Section 4 Capacity Building Program
- + Community Development Block Grant (CDBG)
- + USDA 502 direct and 504 loan programs

HOME – The numbers, the stories

Recently, we visited a home applicant- 73 year old Salvador Gonzalez. As we entered his home, the smell of black mold instantly hit our sinuses. After inquiring how could he live in such conditions he explained that he had operated his windows so frequently that they stopped working properly. After telling his landlord the owner decided to permanently screw his windows shut. To our surprise, he showed us to the rear of his home where he built a bed made out of 2x4's and chicken wire to sleep in an effort to escape the smell. While unthinkable, these sorts of conditions are unfortunately something that we see all too often.

Fortunately for Salvador, he was selected to be a Habitat Homeowner. **He and his family now enjoy safe, decent, and affordable homeownership only made possible through Federal funding.**

Habitat productivity (last 10 Years)	Statewide	HFHGFA
Homes Built/Preserved	4,009	660
Individuals Served	5,400	1320
Children Served	1,550	370
State and Federal Funding	\$12M	\$1.8M
Local Gov't Funding	\$29M	\$.34M
Loans made by Habitat	\$154M	\$8.4M
Property taxes generated	\$15.6M	\$1.3M



Rural Development – Serving the most vulnerable

In June of 2018, Habitat partnered with Self-Help Enterprises, Fresno County, and the US Department of Agriculture to help the Spencer family realize the dream of home ownership in Riverdale CA. Through USDA's 502 direct home loan program, families like the Spencers have secured affordable home loans that will enable them to enjoy housing suitable for their entire needs. The Spencers are particularly thankful in that their new home will support the special needs of their son dealing with cerebral palsy.

0.05%

Habitat California
foreclosure rate



Habitat factoids

- **Over 19 Million** Americans currently spend over **50%** of their income on housing
- Habitat exclusively serves families that are between **30-80%** area median income
- Families must have the ability to repay an affordable loan, and work **500 hours of sweat equity** on their own home

The Future – Expanding our efforts

Habitat intends to continue its work by serving those in greatest need. Currently community development block grant (CDBG) funding has enabled Habitat to preserve existing housing in need. Because the state of CA is currently producing 100k housing units less than our demand calls for on an annual basis, investing in our current housing stock will help us meet our great need. Serving the aging in place, veterans, and others is a key focus area of our ongoing efforts.

At Habitat, we pride ourselves on being good stewards, leveraging funding to the best of our ability. We thank you for your ongoing partnership as we together continue to build **homes communities and hope.**

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