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REALIZING THE VISION OF AFFORDABLE HOUSING WITH HABITAT FOR HUMANITY

Affordable housing is more critical now than ever, and Habitat for Humanity is at the forefront of addressing this pressing need. As communities across Montgomery and Delaware Counties face increasing housing costs and economic challenges, Habitat for Humanity of Montgomery and Delaware Counties (HFHMDC) stands as a beacon of hope. We partner with families to build safe, affordable homes with affordable mortgages. This collaboration results in stable shelter and a sense of

investment in their community, providing a place for families to thrive, and even transform their lives.

One homeowner, Kesha, bought a Habitat home in Glenside, PA. She recalls what life was like before her new home. "I was living in a small two-bedroom apartment with my four children. The apartment was overcrowded, and the rent was increasing every year. It caused a strain on my finances; most of my monthly income was spent on rent. I was



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desperate to find a larger affordable home for my family but realized that I wouldn't be able to purchase the traditional way as mortgages were not affordable. I felt hopeless." She decided to take a leap of faith and apply for a Habitat home.

Initially, she was skeptical about Habitat for Humanity's mission and its promise of affordable homeownership. "I was not convinced that Habitat for Humanity was a legitimate organization that partnered with families to build affordable homes. I thought it was too good to be true." However, after attending an orientation and a financial literacy program, her perspective began to shift. "The process was one of the best experiences in my life. It gave me hope. My life changed when I was selected to partner with HFHMDC. I learned how to budget and save money by attending the financial literacy course. I learned about home maintenance, and I have met wonderful people."

The journey was not without its challenges. "Habitat does not hand people homes; you must be willing to partner with them to help yourself buy a home," she explains. "I had to participate in 400 hours of sweat equity. I helped build affordable housing for other families, particularly on a build site in Bridgeport, PA. I was painting, hanging drywall, and even helped dig a ditch." Despite the hard

work, the rewards were immense. She shared her story at an annual fundraiser, volunteered at the Habitat West Norriton Restore, and found patience and perseverance throughout the year-long process.

Now, almost eight years into homeownership, she reflects on the best part: having a stable home for her family. "We are creating our own traditions and memories here. Two of my children are now adults and are on their own. This is our gathering place. We are a close-knit family, and I love that I have a big backyard for my grandchildren to play in. I earned my master's degree in 2020, and my daughter earned hers in 2022." Her experience with Habitat exemplifies the transformative power of secure and affordable housing. Habitat for Humanity of Montgomery & Delaware Counties continues to impact families and communities. As Keshia enjoys the stability and joy of her home, her story stands as a testament to what is possible when families and organizations work together to build a brighter future.

We continue to help families across both counties and garner support from the community because of our mission and advocacy for affordable housing in the areas we serve. We are partnering with civic leaders and other local officials to change lives, one home at a time.

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REALIZING THE VISION OF AFFORDABLE HOUSING

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HFHMDC recently celebrated a significant milestone with the completion of four new homes in Lansdowne, PA, marking 112 total homes dedicated since inception. This exciting event marked the culmination of a project that began with a groundbreaking in December 2022. We are fortunate to receive support from the likes of Harleysville Bank, Bank of America, Mid Penn Bank, The Pennsylvania Housing Finance Agency, and The PA Department of Community & Economic Development – to name a few.

There are many ways to support Habitat's mission, either as an individual or corporation. We appreciate individual donations in the form of Habitat's "Hope Builder" program, which individuals can support via a small monthly donation. As an organization, corporate partners can donate to our mission and volunteer on a build site or at our donation-based retail outlet, ReStore – an independently owned thrift store that accepts donations and sells a constantly changing inventory

of diverse, high-quality merchandise at a fraction of the retail price. Proceeds from ReStore sales directly support Habitat's mission to build and renovate homes in our communities. Lastly, Habitat for Humanity offers a vehicle donation program, Cars for Homes, where individuals

can donate old vehicles (cars, motorcycles, RVs, motorcycles, boats) if they have inflated wheels and can be towed. All vehicles are eligible for a tax deduction.

If you would like to apply for a Habitat Home, please be on the lookout. Our applications for homeownership open periodically throughout the year, and we are excited to start our next round of homes soon. Together, we can create a world where everyone has a decent place to live. Visit our website to learn more about how you can get involved and make a difference today.

For more information about our program, or to get involved, visit habitat-montdelco.org.

