



Greater Matthews
Habitat
for Humanity®

Our Case for Support

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



"You would never plan for anything if you don't have a place to live - so you have to have a place to call home first to think about something else."

-Celestin,
Greater Matthews Habitat Homeowner

Celestin lived with his mother and four brothers in a refugee camp in Rwanda for 17 years. When he was in eleventh grade, his family moved to the United States through the Refugee Resettlement program.

During the first few years of their life in the United States, all six members of the family shared a small, three-bedroom apartment. But once his two older brothers moved out on their own, Celestin wanted to ensure that he, his mother, and two younger brothers were able to plan for the future.

After living without one for so long, Celestin knows that a home is the foundation for a stable life. "You would never plan for anything if you don't have a place to live – so you have to have a place to call home first to think about something else."

Quality housing – housing that is safe, healthy, and affordable – is foundational to individuals and families, to the communities, in which we live and to the economies in which we all participate.

Yet the need for decent, affordable housing has never been greater. Over **1 in 4** Matthews households are either living in poverty, near poverty, or considered "house poor"¹.



Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States.



Driven by the vision that everyone needs a decent place to live, Greater Matthews Habitat has partnered with families for over 30 years to build and improve places they can call home.



Greater Matthews Habitat for Humanity is the **only** affordable home builder and no-cost critical home repair provider in the communities of Matthews, Mint Hill, and Stallings.

Our Mission

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

Our Vision

A world where everyone has a decent place to live.

Since 1989, with the help of many hardworking and committed community partners, volunteers, and partner families, we have built over 100 homes in 9 neighborhoods in the Greater Matthews community.

The problem is far-reaching and complex.



More than **37 million households in the U.S.** – 31.5% of all households in the country – are paying more than 30% of their income on housing¹. **18 million households** are paying half or more of their income.



There is **no state or county** where a renter working full-time at minimum wage can afford a two-bedroom apartment².



Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the U.S. economy about **\$2 trillion a year** in lower wages and productivity².



A worker in Mecklenburg County must make **\$18.60/hour**³ to afford a two-bedroom apartment at fair market rent. In Matthews, that number jumps to **\$21.73/hour**⁴.



Matthews is short **600 affordable housing units** to fill the current need and is one of the fastest growing areas in Mecklenburg County⁵.




1 in 4 households in Matthews is either living in poverty, near poverty or considered “house poor”⁵.





68% of the existing affordable homes in Matthews are between 30 and 60 years old and likely need serious repair⁵.

Our work focuses on building generational wealth by increasing access to homeownership and housing finance, improving the condition of existing affordable housing units, and building strong and resilient neighborhoods.

Our work includes:

 **New construction** serving first-time homebuyers with limited income who would not qualify for traditional home financing models. Our houses are designed to aesthetically match current neighborhoods and utilize green building philosophy.

 **Improvement and repair of existing affordable homes** to keep homeowners safe and healthy in their existing homes. Our Critical Home Repair program allows eligible homeowners the option to age in place at their current affordable residence. We are able to mitigate the financial burden of costly but necessary home repairs for those on a limited income while making necessary accessibility modifications.

 **Advocacy**, which advances access to adequate and affordable housing through changes to policies and systems.



We work alongside families who partner with us. Each family invests their time and effort building their own homes and pays an affordable mortgage.

We are aided by our volunteer-led model. Local community members donate their time and their talents to build, advocate, and raise awareness of the need for housing.



Through shelter, we empower.

Affordable housing is the foundation on which families and communities thrive.



Health

Respiratory diseases, lead poisoning, cancers from toxic materials, and neurological disorders are all linked to substandard housing conditions. Affordable housing also allows for extra income for insurance, routine health screenings, & more nutritious food.

A healthy home is a vaccine that provides both immunity and resilience.

- Dr. Megan Sandel
Associate Professor of
Pediatrics Boston University
School of Medicine

Environment

Well-built and maintained homes reduce environmental pollutants and may have lower monthly energy costs. Living closer to a person's place of employment reduces energy costs.

Home should be a source of happiness and hope. Home should offer a safe and stable environment. Home should help, not hinder, a person's ability to thrive.

- Shaun Donovan
former U.S. Secretary of Housing &
Urban Development



Education

Housing quality can positively affect children's safety and health outcomes, leading to better school attendance rates, access to better schools, & uninterrupted enrollment.

The data show that housing stability is such an important driver for children's growth & educational outcomes.

- Jonathan Reckford
CEO of Habitat International



Emotional Well-Being

Affordable housing reduces stress and improves mental health by eliminating stressors, such as having to make the trade-off of financial resources or living in overcrowded conditions.

If your housing is unaffordable, you then struggle with having to make tradeoffs. We know the stress of those tradeoffs is toxic for parents. It is toxic for kids.

- Dr. Megan Sandel



Income

When home is affordable and there is more money left over for things like transportation and child care, it can open up an array of education and employment opportunities.

Addressing housing affordability is the most cost-effective way of lifting people out of poverty, for reducing childhood poverty & increasing economic mobility.

- Dr. Sarah Mickelson
Senior Director of Public Policy at the
National Low Income Housing Coalition

Economy

Increasing access to affordable housing bolsters economic growth. Keeping housing prices in check allows for greater consumption of other goods & services. Communities depend on workers at varying levels from varying industries.

...the more that is devoted to housing naturally means the less that can be devoted to other things.

- Christian Dorsey
County Board Member of
Arlington, Virginia



Community

Homes that are affordable allow families to put a stake in their community, improving the space for everyone living there. Strong neighborhoods exist where residents have quality housing; are invested and engaged in their communities; have access to transportation, employment & educational opportunities and have a sense of safety and inclusion.

Vibrant communities have lots of different types of people in them. But if we don't secure affordability for some, that vibrancy can fade very quickly.

- Majora Carter
Urban Revitalization Strategy Consultant

Taxes

Discretionary income gained through affordable housing contributes to the local tax base and gets invested back into the community through government programs & infrastructure improvements.

We need to think about homes the way we think about water & streets. These aren't nice to have – they're essentials.

- Kevin Faulconer
San Diego Mayor





Help us today.

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End Notes

Unless stated otherwise, information taken from Habitat for Humanity International

1. Joint Center for Housing Studies (2020, July 14). The State of the Nation's Housing 2019. Retrieved August 21, 2020, from -
2. National Low Income Housing Coalition (n.d.). The Problem. Retrieved August 21, 2020, from <https://nlhc.org/explore-issues/why-we-care/problem>
3. North Carolina Housing Coalition. The 2019 Housing Need in Mecklenburg County (Rep.). (n.d.).
4. National Low Income Housing Coalition. (n.d.). Out Of Reach. Retrieved September 21, 2020, from <https://reports.nlhc.org/oor>
5. Planning Board Housing Committee. (2019). Town of Matthews Housing Report (Rep.). Matthews, NC.
5. Maqbool, N., Viveiros, J., & Ault, M. (2015). The Impacts of Affordable Housing on Health: A Research Summary (Rep.). Washington DC: Center for Housing Policy.