

Worcester Telegram and Gazette

By Harriet Lebow

Simple, welcoming housing - our commitment: a world where children grow up with a roof over their heads and a sense of security for tomorrow.

Safe, decent and affordable housing — it's a simple concept that Habitat for Humanity-MetroWest/Greater Worcester brings to the global stage in recognition of World Habitat Day. The housing market collapse and mortgage fiasco are now part of our daily blog; we have all been affected in one way or another or, at least, know someone who has. Lost in the conversation, however, is an ongoing housing crisis where millions of families in the United States and around the world lack the basics of adequate and affordable shelter.

Habitat for Humanity sees housing as a matter of conscience. The Habitat ministry is founded on the belief that every man, woman and child should have a decent and safe place to live. Following the motto "A Hand Up, Not a Hand Out," Habitat builds houses with families, not for them. Homes are not given away, and ownership comes with income and credit requirements.

Habitat strengthens communities by helping families help themselves. We've discovered that families are able to break free from the cycle of poverty through the availability of stable housing. Safe, decent, and affordable housing can have a profound impact on a family, offering long-term security and the capacity for families to engage and give back to the neighborhoods and communities that have sustained them.

Families become partners in the home building process by committing at least 400 hours of sweat equity to the construction of their homes. Family selection is based on need, willingness to partner and the ability to pay a mortgage. Habitat partner families earn in the lower half of the area's median income and could not otherwise afford to purchase a home. Homes are affordable because they are sold at no profit with interest-free mortgages. Mortgage payments are based on 30 percent of the family's income. The family partnership with Habitat continues throughout the life of the mortgage, making foreclosure rare.

Homes are affordable because of the community support we receive. Construction is made possible through volunteer labor, in-kind contributions of construction materials, land donations and monetary contributions from individuals, businesses, local government and religious congregations.

Habitat projects can galvanize a community. It is an amazing experience to see the teamwork that emerges on a "build," where volunteers from all walks of life join together with a common purpose. Students, business groups and volunteers, some of whom have never used a hammer, work side-by-side with Habitat regulars who are generally knowledgeable of the construction process. Learning from each other, building friendships and most importantly sharing the goal of housing a family in need in a community that is willing to say: "Yes, you are welcomed here."

The most rewarding aspect of working on a Habitat project is the opportunity to meet and work side-by-side with the future homeowner. Helping the single mom install drywall in her child's new bedroom is an unforgettable experience. The experience is transformative for the volunteer and the future homeowner, who inevitably expresses surprise that there are people in her community who would work so hard to help her family achieve stability.

Over the past 24 years, Habitat for Humanity-MetroWest/Greater Worcester has completed 28 homes, providing permanent, stable homes for 42 adults and 70 children. Volunteers have logged over 100,000 hours of service and leveraged over \$3.5 million in construction resources.

World Habitat Day gives us all a chance to renew our commitment to a world where children grow up with a roof over their heads and a sense of security for tomorrow. There are many ways you can help. You can remind lawmakers that the issue of health, education and well-being starts at home. You can also volunteer on a Habitat "build," like the one we have starting in Millbury next month. Most of all, remember to say "yes" when your community has an opportunity to embrace decent, affordable housing.

Habitat for Humanity-MetroWest/Greater Worcester is a volunteer-driven, independent affiliate of Habitat for Humanity International operating in 29 Worcester County and Metro-West towns, from Sudbury to Sturbridge. We are an ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide and invite people of all faiths and races to participate as homeowners and as volunteers.

Harriett S. Lebow is the executive director of Habitat for Humanity-MetroWest/Greater Worcester