



United Way of the Ohio Valley

Union County Habitat for Humanity Case Story



Our affiliate has built 23 homes since the formation of our organization. Currently, 5 homes are paid off. We provide an opportunity for people designated in the low income level to purchase a first-time home with a 20-year interest free mortgage who would not otherwise be able to afford a home. The mortgage payment includes escrow for taxes and insurance and even with the escrow the payment is generally less than the rent available in our area.

We are improving the looks/value of our community as well as providing real estate taxes to our local government. The value of the lots before we built was approximately \$81,000.00 and the fair market value now is in excess of 1.3 million dollars.

One of our recipients is a mother of 3 very active girls. She works fulltime and is taking online courses to finish her associate's degree. Life has not always been the easiest for her and her family. She lost her mother to cancer when she was 7 years old. Her much older brother and sister were already out of the home having established families of their own. Her dad was never a part of their family so her grandparents stepped up and took on full custody of her. Shortly after graduating high school both of her grandparents died within only a few years of each other. Therefore, entering adulthood as a mother and all on her own was not easy. She started college after graduation but had to drop out because her responsibilities as a young mother took a toll on her grades. She made a promise to herself at that time that she would finish her degree and find a fitting career before she was a certain age.

With no parents or grandparents to fall back on she was forced to rent all these years; homeownership was her dream for the future. She's been paying high rent for a mediocre home. She's always wanted more for her girls. Habitat is making her dream a reality. She will have an affordable, stable environment for her girls and will soon complete her degree!

How Dollars Help Our Clients



\$100

\$100 would purchase an interior door for our new home.

\$500

\$500 would purchase a toilet and sink for our new home.

\$1,000

\$1000 would cover 1/2 the sheet rock panels for our new home.