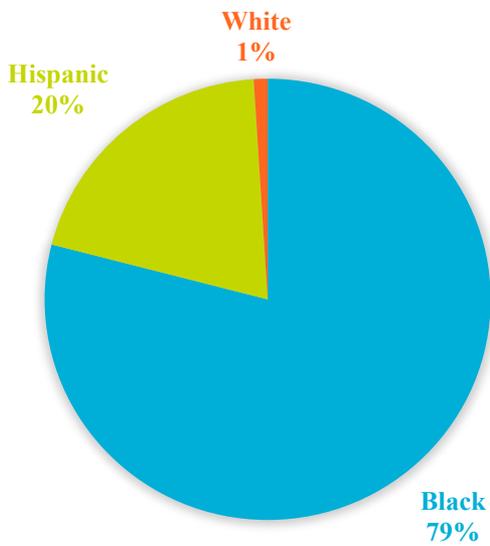


How Miami Habitat Addresses these Issues



EQUAL HOUSING OPPORTUNITY

MIAMI HABITAT HOMEOWNERS BY RACE



Miami Habitat has helped over 1,250 first-time buyers become homeowners, providing a home for over 5,000

For 810 active mortgages, **Average Estimated Equity gain is over \$150,000**

7% of families with an active mortgage have seen equity gains over \$300,000

Miami Habitat practices fair housing and is an equal opportunity lender

“Everyone who gets sleepy at night should have a simple decent place to lay their heads, on terms they can afford to pay.”

-Millard Fuller
Founder of Habitat for Humanity

1989

Habitat for Humanity of Greater Miami is formed to help first-time homeowners have access to affordable homeownership

2015

Miami Habitat completes its 1,000th home

1993-2009

After Hurricane Andrew, nearly 200 homes were built for families displaced by the storm

2020

The Coronavirus Pandemic threatens to exacerbate the existing racial homeownership gap, making Miami Habitat’s mission as pressing as ever

Economic Benefits:

- Miami Habitat Homeowners have a **buying power of \$8.5 million** from freeing up income from high rents
- In the past 7 years, Miami Habitat has **contributed over \$30 million to the local construction industry** and minority owned businesses
- HFHGM homeowners paid a total of **\$1,425,868.92 in property taxes in 2019**

Health Benefits:

- A 2011 survey from the Center for Applied Research @ University of Southern Indiana showed **significant increases in Habitat homeowners’ self-esteem, well-being, overall family health and neighborhood pride**
- A national survey of Habitat homeowners found that **74 percent** said their families’ overall health had improved since moving into their home

Education Benefits:

- The University of Tennessee found that **children of homeowners are 116% more likely to graduate from college**
- According to a academic study, “young children of homeowners tend to have **higher levels of achievement in math and reading and fewer behavioral problems**”