

Breaking down the barriers to affordable **homeownership** for local families.



Milwaukee
Habitat
for Humanity®

1 in 3

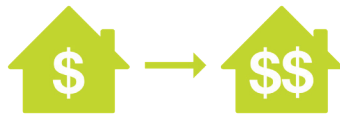
Milwaukee renters spend half or more of their income on housing.

A Milwaukee Habitat home loan will not exceed

30% of a family's income - widely recognized as the threshold for affordable housing.

Home prices in Wisconsin have more than

doubled
in the past decade.



400% higher net wealth

U.S. homeowners average net wealth compared to renters with similar demographics and earnings

Most common barriers to homeownership:

- ✗ **denial of affordable loans**
- ✗ **large down payments**
- ✗ **rising cost of housing**

Milwaukee Habitat homeownership:

- ✓ **affordable loans**
- ✓ **little to no down payment required**
- ✓ **low closing costs**

Average monthly housing costs in Milwaukee

\$1800+ to rent

\$2300+ to own

Average monthly mortgage cost for a brand new Habitat home

less than \$950

Necessary repairs

like a leaking roof or sinking porch can pose significant safety and longevity issues for homeowners who can't afford proper mitigation.



Up to 80% of costs covered

for Milwaukee Habitat's critical home repair clients. The program serves homeowners, often on fixed incomes, who are in need of affordable home repair.

In Milwaukee,

more than 50% of white families own the home they live in

only about 25% of black families own the home they live in



nearly 1500 families served

by Milwaukee Habitat since 1984. The majority of whom are Black families who partnered with us to build or repair a place to call home.



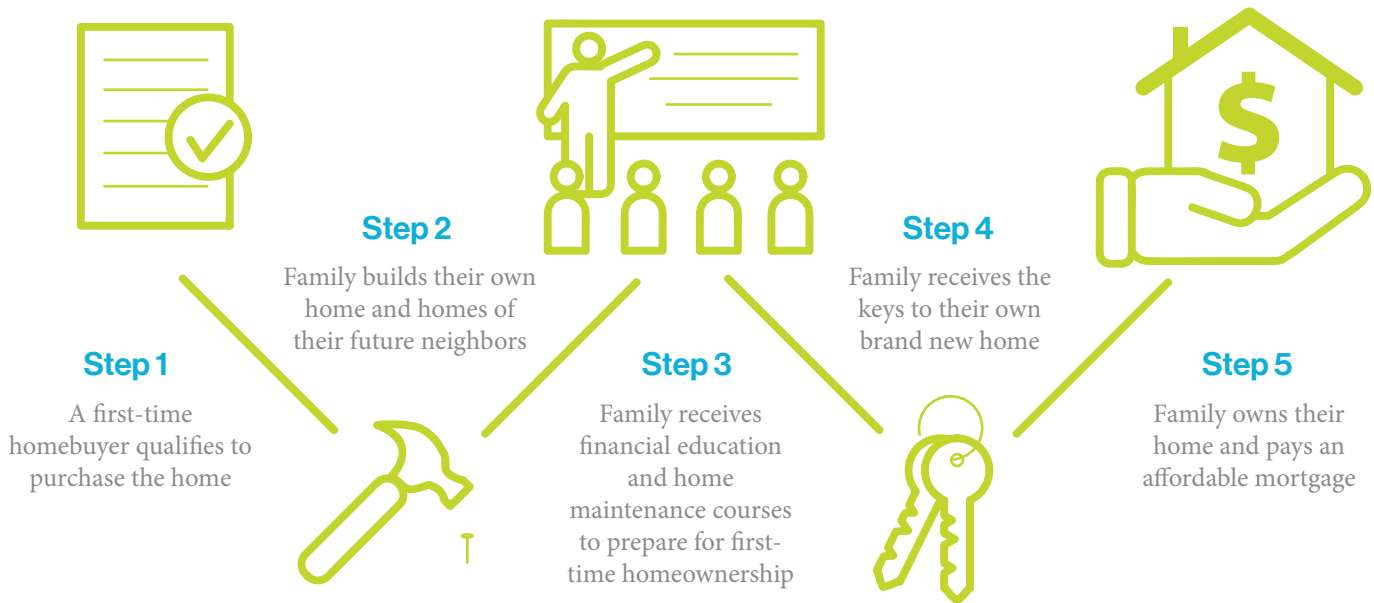
2.3 years

renters' average time in one location

13 years

Milwaukee Habitat homeowners' average time in home

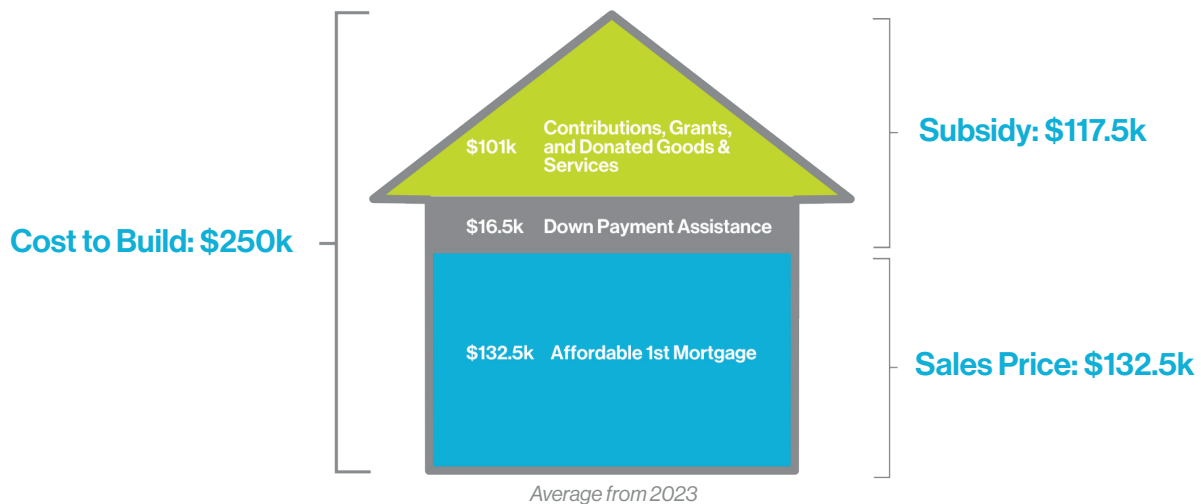
Steps To Become A Habitat Homebuyer



Milwaukee Habitat Home Cost

Homes are sold based on appraised value.

Loans don't exceed 30% of the homebuyer's income - which is widely recognized as the threshold for affordable housing.



Ways to Get Involved

Donate | Make a donation to help us build and repair homes

Volunteer | Cashier at ReStore, swing a hammer, or join a committee

ReStore | Shop, donate or volunteer at Habitat's three resale stores/donation centers

Sponsorship | Your business or faith community can sponsor a home

Vehicle Donations | Donate your car, truck, boat, RV and more

Legacy Society | Designate a gift in your will or trust

Deconstruction | Salvaging reusable items, like cabinets, from remodels

Gifts of Real Estate | Donations may provide significant tax savings



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