



Habitat For Humanity

Who we are?

Habitat for Humanity partners with people in your community, and all over the world, to help them build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With your support, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and for their families

Date 11/17/2023



Description of Firm



Key Program Professionals



Joe Hansbauer - President/CEO

joe.hansbauer@habitatcincinnati.org

Joe Hansbauer is a graduate of the University of Cincinnati with a bachelor's degree in electrical engineering. Upon graduation, Joe began his career at Accenture as a consultant specializing in change and systems management. As a young professional, he helped to organize a Give Back Cincinnati trip to Habitat for Humanity of New Orleans in response to Hurricane Katrina. Joe described the trip as a pivotal moment when he realized the opportunity for a "profession with meaning." This experience was the impetus for Joe to leave Accenture and jumpstart a career in the social sector with the founding of UGIVE.ORG, an online platform with a mission to catalyze, excite, and empower the next generation of volunteers. Joe established himself as a nonprofit executive leader over the next 14 years, serving as the President and CEO of Findlay Market before joining Habitat for Humanity of Greater Cincinnati in 2022.

Megan Golike - Senior Operations Program Manager

megan.golike@habitatcincinnati.org

Megan Golike serves as Senior Operations Program Manager and interim Construction Director for HFHGC. Since 2016, she has filled several roles at HFHGC, working on the construction site as a volunteer leader and organizing and leading bi-annual community events. Before coming to HFHGC, Megan performed critical home repairs on a Navajo Reservation in Arizona/New Mexico and the Appalachia region of West Virginia. She is a graduate of the University of Colorado.

Mark Bossert - Senior Construction Manager

mark.bossert@habitatcincinnati.org

Mark Bossert is a construction expert with over 20 years of home building and rehab experience. He provides operational assistance by performing repairs and subcontracting more extensive projects. Before joining HFHGC in 2022, Mark served as Vice President of Operations at Stegman Construction and Vice President at Tucker Homes, Inc. Mark has a bachelor's degree in Business Administration.



Adam Nelson - *Property Acquisition and Design Manager*

adam.nelson@habitatcincinnati.org

Adam Nelson has served HFHGC since 2008. He has a Master's Degree in Architecture from Miami University and a Bachelor's Degree in Architecture from the University of Nebraska-Lincoln. His passion is sustainable neighborhood revitalization, and he has been instrumental in modifying Habitat house designs to better match the character of Greater Cincinnati's neighborhoods.



Request for Purposal



Jessica Greene
15 S. College Ave
Oxford, OH 45056
513-524-5210 Phone
JGreene@cityofoxford.org

Request for Proposals

The City of Oxford, Ohio, is soliciting Requests for Proposals (RFP) from qualified firms interested in constructing and operating affordable housing in our community. The purpose of the RFP process is to identify the most qualified respondents. The firm ultimately selected by the City will be granted the opportunity to construct and manage a development on City owned property.

Project Background:

In 2020, the City conducted a [Housing Needs Assessment](#) and found that we have a critical need for 323 units of affordable housing in our community. In 2023, the Oxford City Council passed a new [Comprehensive Plan](#) with clear goal of providing Housing for Everyone. This particular RFP hopes to address the objective of improving housing affordability and attainability for all income levels.

With the use of our local American Rescue Plan and Community Development Block Grant funds, the City has been working to acquire land to allow for the construction of new housing.

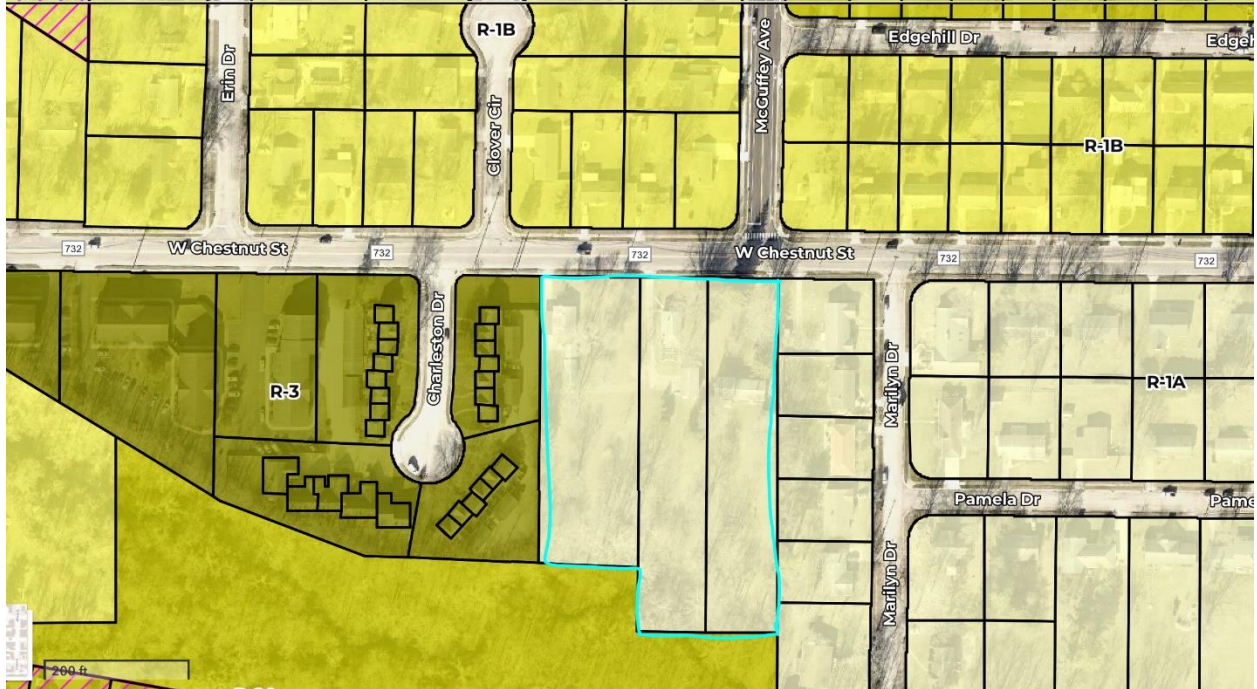
The American Rescue Plan Act requires that the housing serves individuals and families at 60% of the Area Median Income (AMI) unless the community can demonstrate a need to go to a higher level. Based on data from our needs assessment, our City Council voted to allow this land to serve individuals and families up to 80% AMI. Additional information on AMI can be obtained from www.huduser.gov.

The City has acquired 3 parcels totaling approximately 3.33 acres. The addresses are:

- 601 W. Chestnut Street, Oxford, OH 45056 * *this purchase is pending*
- 603 W. Chestnut Street, Oxford, OH 45056
- 607 W. Chestnut Street, Oxford, OH 45056



The City-owned parcels are outlined in teal:



The land is currently zoned R1A, but the City is actively pursuing the rezoning process to change it to R2A. R2A zoning with a Planned Development could allow up to 38 units of housing.

This location is .5 miles to a grocery store and .4 miles from a public transit stop that travels our entire community, connecting schools, employment sectors, and social service providers.

It is our vision that this housing will be high-quality construction and remain affordable for a period of 30 years. The City prefers a long-term ground lease agreement that allows for construction and operations by the selected provider; however, we are willing to examine a property purchase by the chosen provider if necessary. The City is willing to consider leasing or transferring the property for no cost. The City is willing to consider participating in the cost of demolition if funds are available through partner agencies. There are no City funds available at this time for on-site improvements such as parking, drives, and utilities.

SELECTION PROCESS:

The selection of a firm will proceed in the following manner:

Oxford City staff and representatives of City Council will be responsible for developing a short list of firms based on selection criteria. In order to narrow the field, selected firms may be invited to make a presentation to the selection committee. The City reserves the right to make the selection based solely on the qualifications submitted without conducting a formal interview process. The



committee will make a recommendation after they have conducted further research or interviews with the short-listed firms. Negotiations will begin with the highest-scoring firm. Upon successful negotiation, a development agreement will be executed.

Set forth are the criteria on which the selection will be made. The highest total number of points indicates to the reviewers the most qualified firm. Your proposal should be organized to clearly address the proposal content detail below.

Evaluation Criteria:

Please write a concise narrative to help the selection committee understand your proposed project.

1. What experience do you have developing affordable housing? List prior projects, the length of time they have been in operation, and partners you work with to operate and maintain the property. (10 points)
 - a. Provide a list of references of past projects you have completed in the past 10 years:

Founded in Americus, Georgia, in 1976, Habitat for Humanity was established on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety regardless of race or religion and that decent shelter in stable communities should be a matter of conscience and action for all people. Habitat for Humanity has helped build, renovate, and repair over one million homes for more than five million people worldwide.

In 1986, a handful of local Christians felt called to extend Habitat's impact to Cincinnati, OH. Over the years, several Habitat affiliates in various parts of the region gradually combined forces. The two largest affiliates (Cincinnati Habitat and TriState Habitat) merged in 2013 to become Habitat for Humanity of Greater Cincinnati (HFHGC). Today, HFHGC is one of the Top 40 of over 1,100 Habitat affiliates in the US, about 40 of which serve the state of Ohio.

In partnership with HFHGC and the Greater Cincinnati community, over 680 lower-income families have become first-time homeowners, and more than 250 lower-income senior citizens, Veterans, and veteran-connected families have retained their homeownership through critical repairs and mobility modifications. HFHGC has also provided international building support for over 1,000 homes in Armenia, Cambodia, El Salvador, and Kenya.

HFHGC creates and preserves single-family homeownership for low-income individuals and families across nine tri-state counties. We provide low-income individuals and families with affordable, 30-year mortgages that do not exceed 30% of their income. Household income must be within 30% to 80% AMI to qualify. We also perform critical home repairs and mobility modifications for low-income veterans, surviving spouses, and active service members who have been honorably or generally discharged from all military branches. In addition to the above two programs, we launched an aging-in-place program in 2022 to help the elderly aged 60 and above remain in their homes as long as possible.



Reckford Woods

In 2010, residents of Oxford had a dream to turn a farm property headed to foreclosure into a subdivision dedicated to affordable homeownership. That vision is nearly complete, with 18 of 20 planned homes built and purchased in the Reckford Woods subdivision off Hester Road. Eighteen families who once lived in substandard, overcrowded, or just too expensive rental houses, apartments, and trailers became first-time homebuyers, with the financial and emotional stability that homeownership brings. The families who already helped build and buy their homes on Carter Court and Fuller Way are a tight-knit community who care for their homes and each other.

To create Reckford Woods in Oxford, HFHGC built roads, gas lines, water lines, sewer systems, sidewalks, curbs, and gutters in partnership with the City of Oxford.

Volunteers from local churches, businesses, and Miami University have worked alongside the future homebuyers as they build homes and hope. Financial contributions were made by Butler County, Greater Oxford Community Foundation, Oxford churches, and generous individuals. The builds are also supported by Habitat's general operating funds (contributed from a nine- county region) and profits from five ReStore locations in the Tri-state region.

References: City of Oxford, Greater Oxford Community Foundation

Lower Price Hill Project

Habitat for Humanity of Greater Cincinnati (HFHGC), in partnership with the Community Learning Center Institute (CLCI), Community Matters, and The Port, has completed the rehabilitation of seven of eight historic properties designated as affordable homes for first-time homebuyers in Cincinnati's Lower Price Hill neighborhood. CLCI, a nationally recognized model for school-centric neighborhoods and the lead agency of Lower Price Hill's neighborhood school (Oyler) embarked on this initiative to help stabilize families through a coordinated revitalization plan in the neighborhoods CLCI serves, starting with Lower Price Hill. CLCI has worked with community leaders to create the LPH Concept Plan in 2014.

These special homes were only made possible by the generosity of donors who believe in the Habitat model and in preserving our architectural history. Sponsors have included P&G, Farmer Family Foundation, Robert & Adele Schiff Family Foundation, Schneider Electric, Champion Windows, Midwest Construction, and more.

References: Community Matters, The Port, CLCI

Evanston New Home Construction Project

Habitat for Humanity of Greater Cincinnati (in partnership with the Evanston Community Council and The Port) is working to build 9 new two-story, workforce homes in the Cincinnati neighborhood of Evanston.



In 2019, the Evanston Community Council invited Habitat to re-engage to ensure that affordable homeownership is added to the mix in parallel with higher-end residential development in the community. The Evanston Community Council and Habitat for Humanity share the principle that a sustainable community is a community of diversity with housing opportunities for all. Habitat for Humanity partnered with the Evanston Community Council and The Port to create a plan to develop nine new affordable homes across the Evanston neighborhood over the next three years. Habitat will use green building practices and seek to have each home LEED Certified to increase the long-term affordability of the homes.

References: Evanston Community Council; The Port

2. What type of housing do you propose to construct in our community? Type of housing, number of units, any special features, etc. If possible, share a rendering of your proposed project. (10 points)

HFHGC proposes developing 38 single-family homes to be sold to qualified Habitat homebuyers. All houses are two full stories with full unfinished basements, and either 3 or 4 bedrooms and 1.5 baths. The housing, while maintaining fee-simple deed ownership, will be built in attached blocks of townhomes, with 4 and 8 units comprising a townhome block. The neighborhood design is conceived of with an understanding of New Urbanist principles and Pocket Neighborhood/Cottage Court case studies.

3. What is your target audience? How do you define affordable housing? How do you select whom you will serve? (10 points)

Our target audience is qualified low-income individual and families that are at 30% to 80% AMI for our service area. Affordable housing is defined as a homeowner not spending over 30% of their income on their mortgage payment (our mortgage payments include closing costs, taxes and insurance).

We review three criteria when selecting homebuyers and they must meet a minimum standard of qualifications.

Below is an overview of our underwriting guidelines:

Habitat for Humanity of Greater Cincinnati (HFHGC) is a non-profit, ecumenical housing ministry that works in partnership with low-income individuals and families in the Tri-State region to provide homeownership opportunities. Homebuyer applicants are qualified based on the following criteria: 1) housing need, 2) ability to pay and 3) willingness to partner.

All applicants are screened by HFHGC staff and volunteers and are recommended to and formally approved by the Executive Committee of the HFHGC Board of Directors. *NOTE:* Habitat for Humanity of Greater Cincinnati does not discriminate against any person on the basis of race, ethnicity, age, religion, sex, gender, sexual orientation, gender identity, gender expression, national origin, physical or mental



ability, genetic information, military status, marital status, medical condition, or any category identified by state or local government in their operations or delivery of service.

Explanation of Criteria:

- 1) **Housing Need** – applicant is currently spending over 30% of income on rent, in subsidized housing, substandard conditions of their current housing unit exist, they are living in an overcrowded unit or are living with family/friends, or health issues exist.
- 2) **Ability to Pay** – applicant must demonstrate an ability to pay an estimated monthly mortgage payment of \$800.00 (Note: This amount includes closing costs, taxes and insurance.)
- 3) **Willingness to partner** – applicant is committed to attending required home ownership classes, working on the build site each Saturday that the home is under construction, earning required sweat equity hours and being a positive representative of Habitat for Humanity.

Qualifications:

Applicant(s) must meet ALL of the following criteria to be considered for partnership:

- **Have a household income of at least 30% of AMI and no greater than 80% of AMI as defined by HUD.** (Includes gross wages as well as other sources of income such as, child support, Supplemental Security Income, Social Security Disability, Pensions, etc.) See Income Table attached.
- **Commit to investing a minimum of 200 - 300 hours of sweat equity** – (A one-applicant household must earn 200 hours, a two-applicant household must earn 300 sweat equity hours)
- **Have a need for housing (see above)**
- **Commit to attending homeownership classes in mortgage financing, credit worthiness, household budgeting, lawncare, home maintenance and minor repairs. Homebuyers are also required to attend 18 hours of *Financial Peace University*.**
- **No bankruptcy within the past three years** – must be three years from date of discharge.
- **Demonstrate an ability to repay an estimated monthly mortgage of \$800.00** (Includes closing costs, taxes, and insurance)
- **Debt/Income ratio cannot exceed 40% of monthly income spent on estimated mortgage payment of \$800.00 and monthly debt combined.**
- **No open judgments or liens** - must be released before an application can be considered.
- **No more than \$2,000.00 in past due debt reported on credit report.** (Each applicant must present a current statement AND written payment plan with creditor owed for any “bad” debt item on credit report)
- **One- year stable employment for earned income**
- **For self-employed, must have two full years of self-employment income reflected on a 1040 Federal Tax Return before income can be determined AND must be able to provide verifiable proof of income for the prior three months.**



- Habitat completes a Criminal background check (no felonies for anyone over age 18 within the past five years), a check on the Sexual Offender Registry which could result in denial of application and a check on the Specially Designated Nationals and Blocked Persons List Search on the Office of Foreign Assets Control website.
- Student Loan future monthly payments will be calculated as .05 of the total balance borrowed.
- No evictions within one year
- Must be a First Time Homebuyer as defined by HUD.
- Both Applicant and Co-Applicant must provide copies of two of the following forms of identification: driver's license, Permanent Resident Card (Green Card), Social Security Card, State Photo ID, Passport)

2023 INCOME GUIDELINES TO QUALIFY FOR HFHGC HOME:

(Applicant must be between 30% and 80% of the area's median income for the Cincinnati Metro area as established by HUD)

Family Size	Minimum Monthly Gross Income	Maximum Monthly Gross Income
1	\$2,666	\$4,720
2	\$2,666	\$5,395
3	\$2,666	\$6,070
4	\$2,666	\$6,741
5	\$2,928	\$7,283
6	\$3,357	\$7,820
7	\$3,770	\$8,362
8	\$4,213	\$8,900



Equal Housing Opportunity
Equal Housing Lender



4. How is your property managed? What partners do you work with to operate and maintain your property? (10 points)

HFHGC offers affordable homeownership opportunities for first-time homebuyers. Once construction is complete and homes are sold, we are no longer responsible for property management. All homeowners are equipped with the skills to care for and maintain their home. Each home has a 1-year warranty and can be redeemed if homeowners need any major repairs. Overall, they are well equipped to manage their own property.

5. How do you plan to work with the neighborhood in listening to and incorporating any concerns into the site design and operations? (10 points)

The homes we build match the aesthetics and structure of homes in the neighborhood. We have a variety of designs which allow for any modifications required by the neighborhood.

When building in a new neighborhood, we work with our community partners to develop strong relationships. We identify ideal ways to educate the neighborhood about Habitat for Humanity – what we do and what we don't do. We host an education session, inviting neighbors to learn about the process of our construction and benefits to the community. We answer their questions and create confidence in our mission. During construction we continue to address any questions or concerns that arise from neighbors or the community.

6. What services do you provide along with housing, if any? Describe your partnerships and program models. (10 points)

Habitat is a partnership housing program. Homebuyers that build and buy homes with Habitat work side by side with volunteers and construction staff each week building their own home. Each homebuyer is required to invest 200-300 hours of sweat equity. These hours are earned working on build sites, attending homeownership classes, financial education, volunteering in HFHGC's ReStores, and attending Habitat events. Please see attached of the homeownership classes required of all homebuyers going through Habitat's program and a description of the financial education requirements.

7. How will you fund the construction of this housing? (5 points)

Funding for construction would come from multiple resources in the community and alongside Habitat partners throughout Ohio. We can include state of Ohio / habitat Ohio funding, and other general



habitat support (donations, restore earned revenue, etc.). We also have Government appropriations or government tax credits, if needed.

8. If selected, when do you aim to begin construction? (5 points)

Summer 2026 with a maximum of 6 phases

9. How will you fund the ongoing maintenance and operations of this property? (10 points)

We provide an opportunity for affordable homeownership and we equip our home buyers during their purchasing process to assist with financial literacy and home maintenance techniques to care for their homes. While they are going through the process, it is a requirement to complete our financial literacy course and show proof that they have been employed for 12 months, to assure they are properly suitable to finance and prepare for ongoing maintenance and operations.

Home buyers are also equipped to work on their homes to fix minor repairs by learning onsite, while they are establishing their sweat equity. This process equips them to work on minor repairs, to save costs for future bills, major repairs, or savings.

10. The City of Oxford has a goal to be carbon net neutral by 2045. Does your proposed construction include any green building techniques or environmentally friendly features? If yes, explain. (10 points)

Habitat for Humanity of Greater Cincinnati is an experienced builder of LEED certified homes and can individually certify every model proposed in this plan. Additionally, while Habitat has not pursued LEED for Neighborhood Design, we believe we are well-positioned to receive a certification at this site and if selected would pursue it here. All HFHGC homes are built to Energy Star standards.

11. How might your development and target audience impact public safety in the Oxford community? (5 points)

Decent, affordable shelter provides families with a place to gather and grow. Even more, by working with Habitat to achieve affordable homeownership, families can transform their lives.

Affordable homeownership helps create the conditions that free families from stress and fear, helping build stability and confidence. Studies show that strong and stable households are foundational to child development and growth. When a home fosters, instead of hinders, health and safety, families can flourish. Owning an affordable home also allows homeowners to lift up their entire family by saving for their futures and investing in educational opportunities, bolstering job opportunities and long-term career growth.



Data and surveys on our impact

Surveys of Habitat homeowners and their families throughout the country show better financial health, parents who are more confident about meeting their family's needs, and even improved grades for their children since purchasing a Habitat home:

- **65% reported better physical health** in the Greater Cleveland Habitat for Humanity's homeownership impact survey.
- **80% of children's grades improved** and **41% of adults completed an educational or job training program**, Chatham Habitat for Humanity in Pittsboro found in a 2021 homeownership impact survey.
- **94% of homeowners now feel safe in their homes** and **98% said that owning a home improved how they felt about themselves**, according to Habitat for Humanity East Bay/Silicon Valley's 2021 social impact study.
- **57% of families have more savings** and **48% of families feel more connected to the community**, a survey of Habitat for Humanity Greater Sacramento's first 100 families found.

12. Anything else you want to share with the selection committee? (5 points)

We have a strong history for revitalizing communities with our blue prints. One to note, is the Reckford Wood Expansion in Oxford. We are ending our last 2 home builds out of 20 homes in 2024. Please refer to the attachment for additional information about this project and our commitment to your community.

Non scored questions:

1. What other assistance do you anticipate needing from the City of Oxford?

We would be grateful for assistance from the City of Oxford in identifying and connecting us to key stakeholders and inspirational members in the community. Our goal would be to establish new relationships and further engage the community in the conversation of the need for affordable homeownership within the target neighborhood. Because we offer a partnership model, we will need to educate potential homebuyers on our program and work with them to apply through our application process.

2. Are you open to a long-term ground lease arrangement or do you prefer to purchase the land? If you prefer to purchase, do you have a suggested purchase price?

Habitat for Humanity offers homeownership opportunities. We are looking to have the land transferred to us to allow our process to work effectively. We do not offer long-term ground lease arrangements. We would like to transfer the land at "no cost", or as low as possible to help assist with maintaining our affordable homeownership program incentives.



Submission Process:

In total, five (5) bound hard copies of the submittals are required. In addition, provide an electronic copy in PDF format on a Flash Drive within the sealed submittal.

In the bound copies, use a tabbed divider followed by a cover page, to separate each section. The sealed envelope/box in which the Submittals are delivered must be clearly labeled on the outside with the Respondent's name and the project identification, "Affordable Housing Proposal".

Submittal Content:

- Description of Firm and Key Professionals
- Narrative covering the evaluation criteria described above

Professionals are invited to submit proposals by November 17, 2023 by 5:00 pm EST.

City of Oxford
ATTN: Jessica Greene
15 South College Ave
Oxford, Ohio 45056

Proposed Project Schedule

The schedule is as follows:

- Issuance of RFP – **October 20, 2023**
- Proposals Due – **November 17, 2023**
- Proposals Reviewed: **Week of November 27, 2023**
- Interviews and Award of RFP: **Between December 4-15, 2023**

The City of Oxford reserves the right to make no award after a review of proposals.



Overview of Models





Model Homes



(Avon and Blair)



(Avon with side)



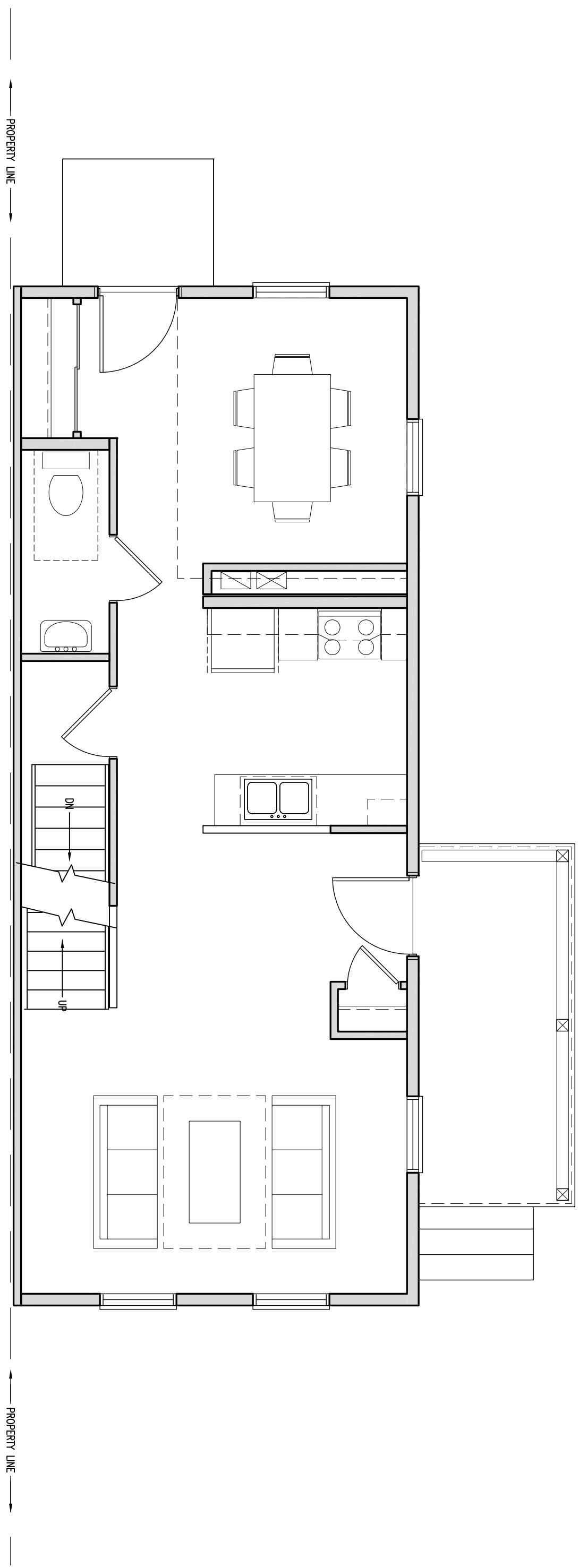
(Avon)

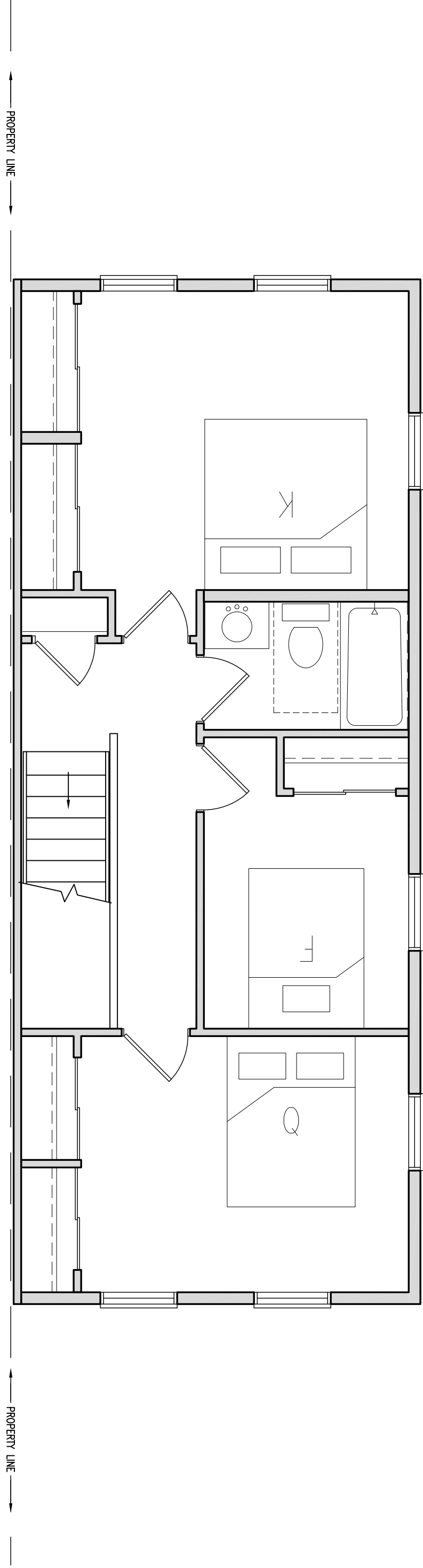


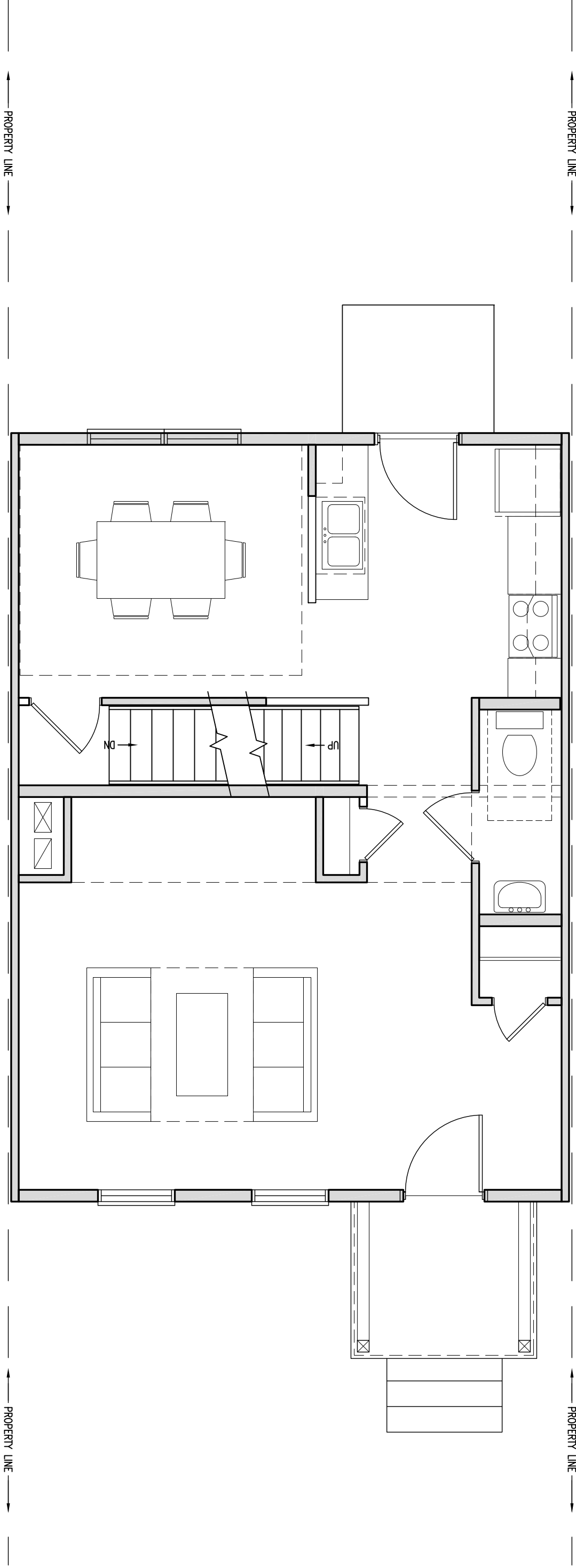
(Blair model in blue)



Additional Attachments





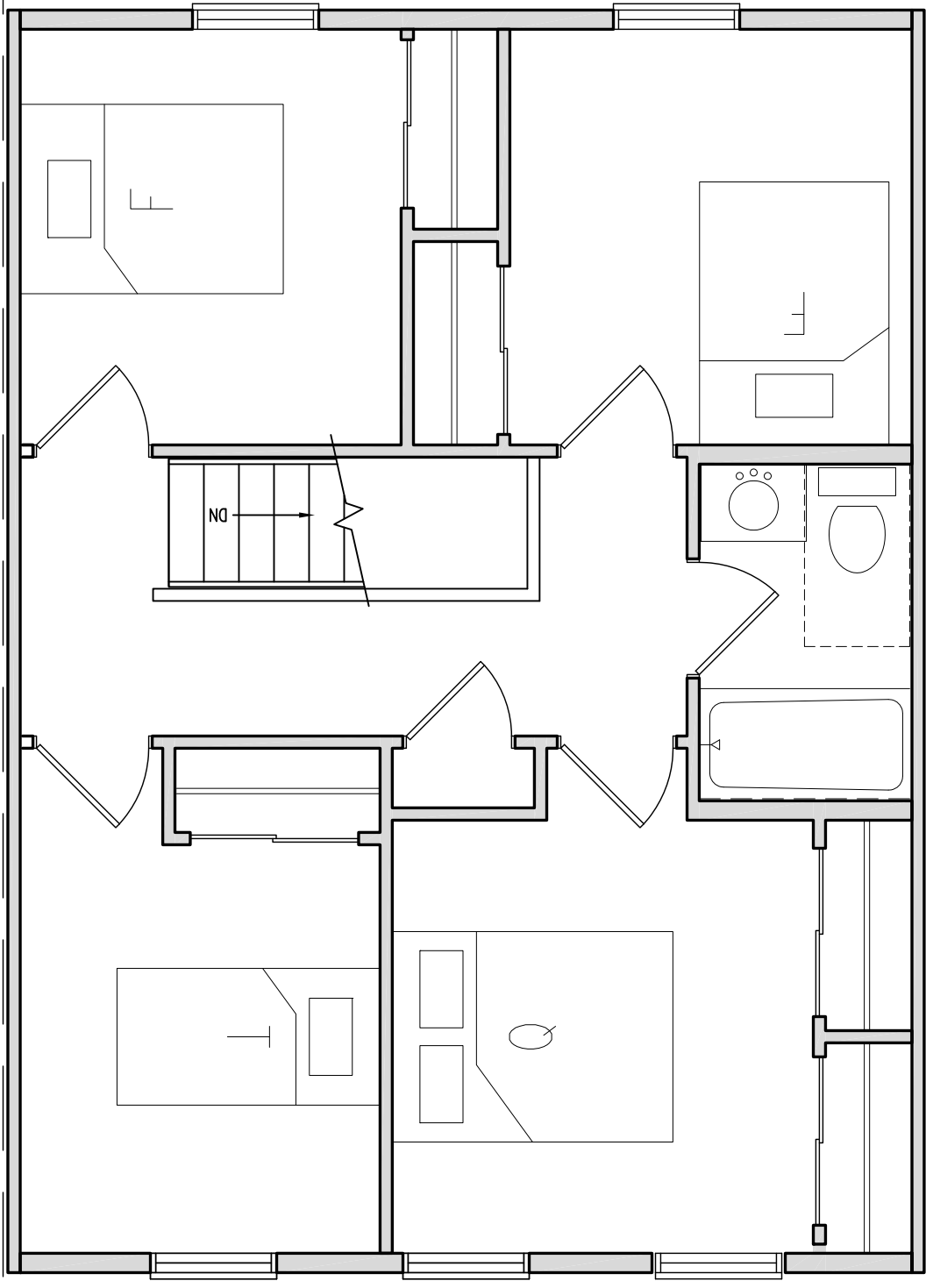


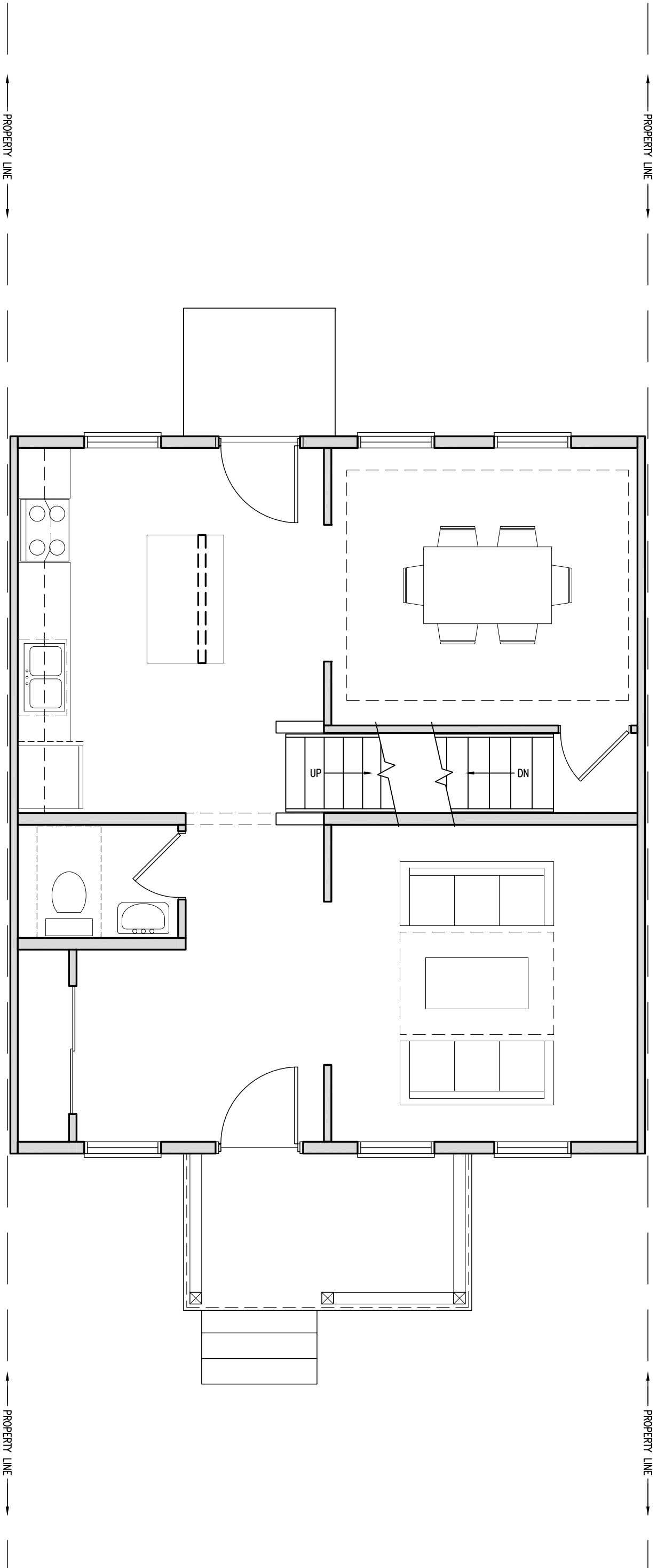
PROPERTY LINE

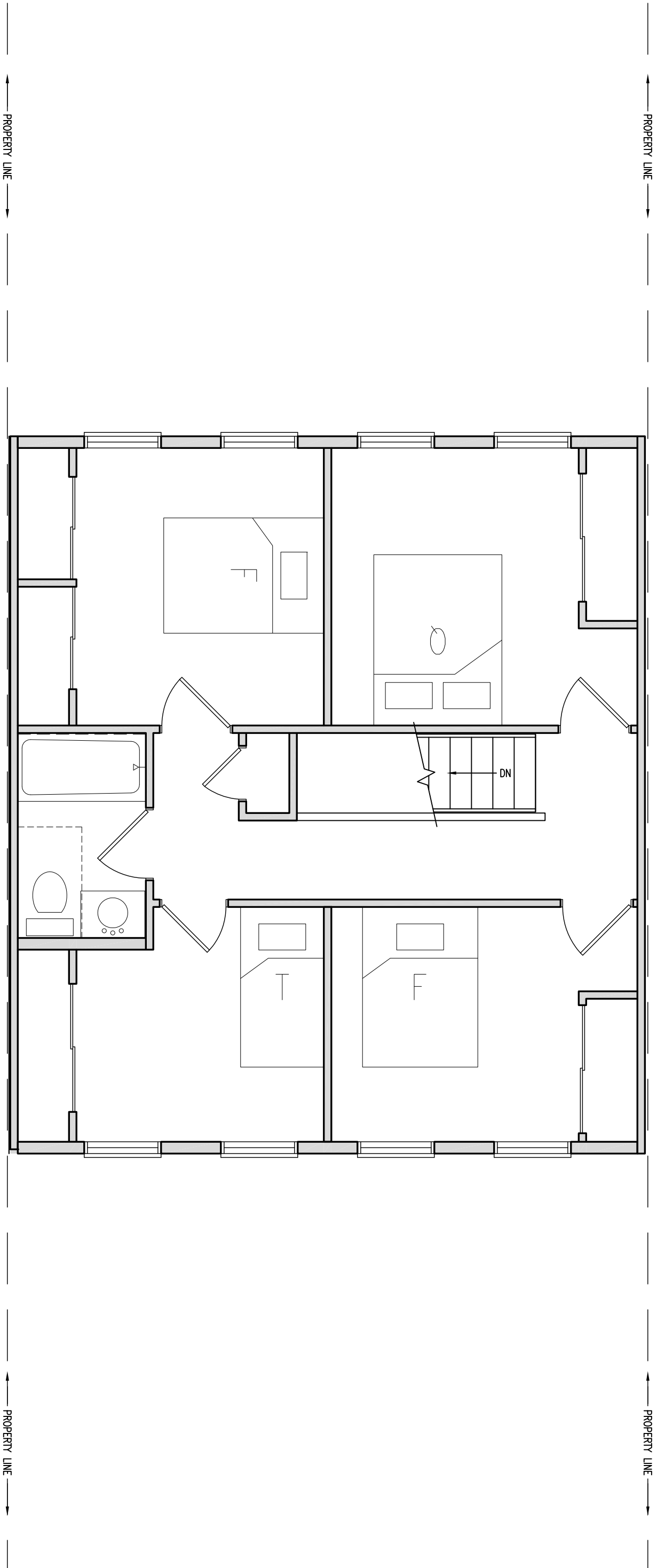
PROPERTY LINE

PROPERTY LINE

PROPERTY LINE







Oxford Affordable Housing Development

Reckford Woods creates first-time homeownership opportunity for 20 families

In 2010, residents of Oxford had a dream to turn a farm property headed to foreclosure into a subdivision dedicated to affordable homeownership. That vision is nearly complete, with 18 of 20 planned homes built and purchased in the Reckford Woods subdivision off Hester Road. Eighteen families who once lived in substandard, overcrowded, or just too expensive rental houses, apartments, and trailers became first-time homebuyers, with the financial and emotional stability that homeownership brings. The families who already helped build and buy their homes on Carter Court and Fuller Way are a tight-knit community who care for their homes and each other.



creating self-sufficiency for families

The most recent two homes (706 & 708 Fuller Way) will be dedicated on October 12, 2023, with two families who exemplify this need. Roxanna is a social worker and single mom raising two teens. They’ve been living in unsafe, substandard rental housing. Now she will have a home that she can one day leave to her children. The other family includes Michael, his fiancée Samantha, and their two small children. Joining them will be Michael’s elderly mom who has been living in a substandard apartment. Because of her health issues, Michael visits her daily to assist with chores and address her healthcare needs. The new home they purchased through Habitat will give this close-knit family a safe place to care for grandma and to raise their children.



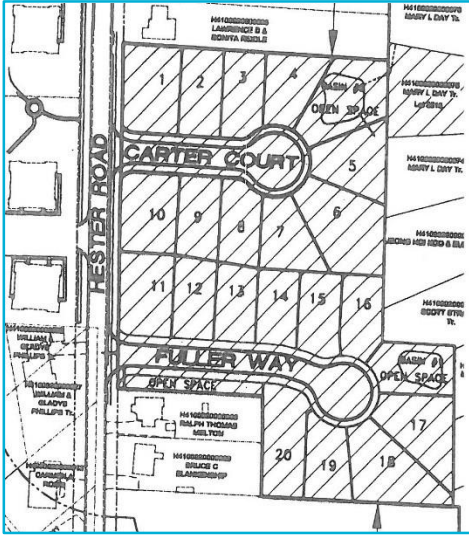
Habitat for Humanity **does not give homes away.** Habitat works in partnership with qualifying low-income families (30-80% of Area Median Income) who are ready for the responsibility of first-time homeownership. Families are required to put in sweat equity (250 hours per adult) on their home or other projects. They complete classes that include home maintenance and Financial Peace University. They purchase the home with a no-interest mortgage, resulting in a monthly payment that is usually lower than they have been paying for rent, freeing up income for savings, furthering their education or their children’s, and contributing to the economy. Their property taxes contribute to community services.

what’s next?

In 2024, we hope to begin construction on 710 and 712 Fuller Way. To complete the last two homes, approximately \$360,000 will need to be raised. We will need a pool of qualified applicants and hundreds of volunteers to help finish this special community.



a community builds together



To create Reckford Woods, HFHGC built roads, gas lines, water lines, sewer systems, sidewalks, curbs, and gutters in partnership with the City of Oxford.

Volunteers from local churches, businesses, and Miami University have worked alongside the future homebuyers as they build homes and hope. Financial contributions were made by Butler County, Greater Oxford Community Foundation, Oxford churches, and generous individuals. The builds are also supported by Habitat's general operating funds (contributed from a nine-county region) and profits from five ReStore locations in the Tri-state region.

The homes are constructed to Energy Star standards, using highly efficient building materials, advanced air sealing, and Energy Star windows and appliances, benefiting the environment and lowering homeowners' utility bills.

why does it matter?

This work is especially crucial in Oxford. According to the 2019 "State of Housing Affordability in Oxford":

- **Oxford is an expensive place to live.** The average rental cost is significantly higher than in surrounding communities and more than 50% higher than the affordability ceiling.
- **Many persons employed by Miami University cannot afford to live in Oxford.** The housing costs of Oxford prohibit many likely prospective residents employed by the university from living in the City.
- **There is insufficient affordable housing.** There is more demand for affordable housing than currently available.
- **A significant number of Oxford residents are paying more than 30% of their income toward housing expense.** The City's definition of affordable housing recognizes the costs at or below 30% of household income. 71% of Oxford residents are paying more than 30% of their income for housing.
- **Oxford has less affordable housing per capita than other Butler County communities.** There are only 34 affordable and available units for every 100 households at or below 80% AMI in Oxford, and 19 affordable and available units for every 100 households at or below 30% AMHI. In comparison, there are 96 affordable and available units for every 100 households at or below 80% AMI in Hamilton and 78 affordable and available units for every 100 households at or below 80% AMI in Butler County.



When families can make the move to homeownership, they contribute directly to long-term development and vibrancy of our communities. Higher homeownership supports healthier neighborhoods, and ongoing research strongly points to homeowners as anchors of their communities who are not only financially invested, but also more likely to build human links with their neighbors, i.e., social capital, that promote the stable communities all Americans desire.



IMPORTANT!

FINANCIAL CLASSES INFORMATION

PLEASE READ COMPLETELY!

HFHGC offers an incredible opportunity, free of charge, for you to attend a nationally known and respected Financial Management Class called **Financial Peace University**. This is a series of 9 sessions offered each Saturday morning over a 8- week period. Keep reading for details!



COMPLETION OF PROGRAM WILL MEET FINANCIAL CLASS REQUIREMENT TO PURCHASE HOME.

Attendance will fulfill your requirements for the completion of required financial classes. This is a program used by Habitat affiliates across the country and also local community groups and churches teach these classes throughout the Tri-State area. HFHGC will cover the \$149.00 expense for you to attend. This will provide you with all class materials and also access to all materials online. Even after you purchase your home, this will allow you to log in online when needed, so you can review, explore and learn more at your leisure.

WHAT WILL YOU LEARN?

8 Week Lesson Plan Overview

Lesson 1 VIC BLACK

Saturday, January 6th, 9am-11am

Super Saving

Dave explains the seven Baby Steps that will guide you throughout *Financial Peace University*.

Lesson 2 VIC BLACK

Saturday, January 13th, 9am-11am

Relating with Money

Learn why it's important for spouses to communicate and work together toward success.

Lesson 3 - Walt and Janice Stumper

Saturday, January 20th, 9am-11am

Cash Flow Planning

Learning how to take control of your money starts with a budget.

Lesson 4 – Walt and Janice Stumper

Saturday, January 27th, 9am-11am

Dumping Debt

It's time to debunk some common debt myths! Dave gives you a plan to walk out of debt with confidence.

Lesson 5- Dennis Devine

Saturday, February 3 9am-11am VIC BLACK

Buyer Beware

Dave draws on decades of experience to reveal the power and influence that marketing has on your everyday buying decisions.

Lesson 6 -Dennis Devine

Saturday, February 10th 9am-11am

The Role of Insurance

In this lesson, Dave walks you through the world of insurance, carefully explaining what you need—and what you need to avoid.

Lesson 7 – Vic Black

Saturday, February 17th 9am-11am

Retirement and College Planning

Dave walks you through the maze of retirement options and helps you figure out your best retirement plan.

Lesson 9 – Vic Black

Saturday, February 24th, 9am-11am -VIC BLACK

The Great Misunderstanding

Learn how generous giving can completely revolutionize your attitude and improve your finances, business and relationships.

