

Habitat for Humanity provides homes for Wilco

In July, the Women Helping Others welcomed Felicia Martinez, Habitat for Humanity director of resources and marketing, who gave a presentation about the nonprofit organization.

WOMEN HELPING OTHERS

Anne Marshall

Habitat's mission is to bring communities and people together to create and sustain homeownership in Williamson County. Their homeownership program empowers working individuals and families to build and buy their own homes. Habitat partners with future homeowners every step of the way and provides the education and support needed to become successful homeowners.

Future Habitat homeowners purchase their homes with an affordable zero-percent interest mortgage. Mortgage payments vary based on income and include principal, taxes, property insurance and, if applicable, condominium fees. Future homeowners also pay a pre-closing deposit of \$1,500.

To qualify, applicants must live or work in Williamson County

for at least one year; meet income requirements; be U.S. citizens or permanent residents; have stable and sufficient income to make monthly mortgage payments; have a need for housing; and be willing

to complete 300-500 volunteer hours.

In February 2023, Habitat for Humanity of Williamson County contracted with the Texas Institute for Child & Family Well-being at the University of Texas at Austin's Steve Hicks School of Social Work. They researched the impact of homeownership through Habitat for Humanity of Williamson County on a family's physical and psychological well-being, safety, and economic health. The research demonstrated an association between homeownership and positive physical health outcomes, as well as improved psychological health for homeowners.

The study also suggested that homeownership helps households build wealth, particularly among low-income and minority households. Additionally, the sur-



WHO Vice President Maria Tolleson stands with Habitat for Humanity's Felicia Martinez, director of resource development and marketing in Williamson County.

vey showed a positive association between homeownership and educational attainment. One study found children of homeowners were more likely than children of renters to receive a better education, leading to higher earnings later in life. For low-income families, homeownership

led to increased educational attainment, earnings and welfare independence for the homeowner's children. Overall, the Texas Institute for Child & Family Well-being determined that programs supporting long-term homeownership are integral for the overall gain in lower socioeconomic

households. Homeownership, and thereby housing stability, is associated with improved health outcomes, economic and education opportunities, community engagement and long-term generational benefits.

In 2020, Wilco's Habitat used individual donations and grant funding to purchase property between 21st and 22nd streets in Southeast Georgetown. A 12-home development called Shepherd's Village is under construction and includes one- and two-story townhomes. This neighborhood will be accessible to families making less than 80 percent of the median income in Georgetown, providing a place where families can build strong, stable futures.

Additionally, there is a Home Repair Program available to families in the project. The Georgetown ReStore, a discount home improvement store and donation center, is open to the public, selling new and gently used building materials, appliances, furniture, home décor and more. It is owned and operated by Habitat for Humanity of Williamson County.