

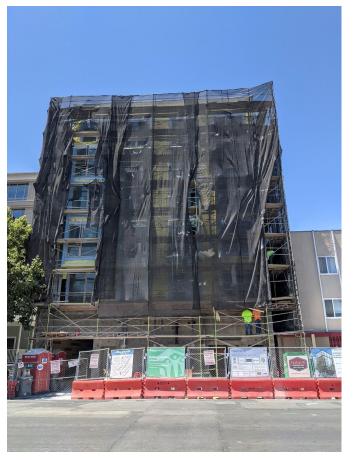


## 1. Habitat 101

What we do at Habitat for Humanity Greater San Francisco

## What we do at Habitat Greater San Francisco

**Build New Homes** 



**Preserve Homes** 





## What we do at Habitat Greater San Francisco

- Serve as developer and home builder
- Licensed General Contractor that self-performs projects
- Provide mortgages, financial products, and training to clients
- Perform critical home repairs for low- and very low-income families
- Partner with local community organizations
- Advocate for affordable housing homeownership opportunities

## 2. Critical Home

Some trome repair basics from Habitat Greater San Francisco

# What is a Critical Home Repar? Typical Scopes of Work

#### **Health & Safety**

Focus on anything needed to guarantee long term health & safety of client. Includes combustion safety, mold remediation, etc.

#### **Water Intrusion**

Ensure no long term damage can be caused by water. Correct problems we find.

#### **Accessibility**

Basic aging in place accommodations. Work to ensure owner can get around easily in the home.

#### **Thermal Comfort**

Basic weatherization, air sealing, or insulation improvement to ensure home is cool in summer and warm in the winter.

#### **Exterior Façade**

Work on exterior of building to ensure home remains an asset to the owner and larger community.

#### **Quality of Life**

Listen to owner and try to address concerns they have and then ensure the best possible quality of life.

# Critical Home Repair Client Story

Habitat partnered with
Patricia to complete a critical
home repair in Bayview
Hunters Point.





# What is a Critical Home Repar? Typical Process

- Review and qualify applicants from our geographical targeted areas
- Serve low- and very-low homeowners (must own home)
- Partner with owner to develop a work plan and scope
- Complete the project with staff, volunteers, and hired-contractors
- Focus on health, safety, and quality of life needs
- Homeowners repay a portion of the project costs depending on scope, total project costs, and ability to repay

# 206 Repairs Since 2008

468 people in safe, affordable, livable housing

\$38,548

Average household income is 40% Average Median Income (AMI)

92%

Clients served identify as BIPOC

## 1946

The Average Year Built (All homes repaired by HGSF)

# 41 years

The Average Number of Years the Owner has lived in home

# 84% of Projects

Include work that focuses on Energy Efficiency (San Mateo County Projects)



# \$5,092

#### **Average Repair Costs Per Project (Since 2018)**

Cost of Materials & Hired Labor Volunteer Labor often Used

## 3. Home Repairs &

Howear repairs & electrification work together

## Critical Home Repair Program Next Seven Years = Growth

- Goal is to double our production over the next seven years
- Continue to secure new public and private funding to expand program
- Expand scopes to >\$25,000 per project
- Expand into new neighborhoods: Belle Haven & Visitation Valley
- Grow partnerships and address growing need in communities
- Consider effects of climate change in the program

### Critical Home Repair Hypothetical

### Homeowner List g a Scope of Work

- Drafty windows
- New kitchen cabinets
- Bathroom is old and small
- Clean up back yard
- Security fence and gate
- Mobility concerns
- Leak on the porch roof
- Paint the house
- W/H is 30 years old
- Security system
- Electrification not on list

#### **Staff & Volunteer Work**

- Yard & exterior work
- Fencing & Gate work
- Paint
- Porch Fascia & Roof Repair

#### Health, Safety, Mobility

- Fix poor W/H Venting
- · Remediate mold in util. closet

#### **High \$\$ Needs**

- Home has 35 year old roof
- Needs better heat source
- New windows
- Electrical System Upgrade

#### **Final Scope of Work**

#### **Volunteer Program Items**

- Clean yard, repair and add new fence, new security gate, new porch light, paint home
- Repair front facia & address porch issues, air seal windows

#### Health, Safety, Mobility

- W/H replace and fix venting
- Grab bars in BR and new thresholds at several doors
- Remediate mold in util. closet

#### **High \$\$ Needs**

New windows on front & rear

#### **Decarb/Electrification**

 New electrical panel, new wiring, new heat pump HVAC & ducting, elect W/H, new range

# Decarbonization 1. Electrical System Upgrades

Largest barrier to a fully electric home will be the need to upgrade the electrical system.

This process is expensive and intrusive to the homeowner.



### **Critical Home Repairs**

## 2. Work with Homeowners & Make Decarb Critical

#### **Ask Questions & Listen**

Do not assume what owners know about decarbonization.

#### **Educate Community**

Engage local community leaders.

#### **Honest about benefits**

Make sure the program has real concrete benefits.

Remember that lowincome communities feel the brunt of climate change. Promote decarb efforts alongside other community programs.

Ensure these benefits are felt by owners:

- Lower utility bills
- Healthier families
- Resilient communities
- Increased home value

## Critical Home Repairs & Decarb

## 3. Expect Owner Hesitancy

- Doesn't electricity cost more than gas?
- I like my gas stove.
- This sounds complicated how long will it take? Can I stay here?
- I really like my gas stove.
- How much paperwork do I have to sign and how much will it cost?
- Will my favorite pans work on an electric stove? I <u>love</u> my gas stove.
- My house is cold in the winter and hot in the summer. Will this help?

## Decarbonization Owner Hesitancy

Would you swap your gas stove for an electric one?

An induction stove demonstration may not be enough.



### Critical Home Repairs & Decarb

### 4. Help Habitat and Keep It Simple

#### **Streamline Process:**

Think about selection criteria, permitting hurdles, historic preservation rules, reporting, etc.

#### **Funding Sources:**

Help providers like Habitat find funding sources that really work.

#### **Incentivize Owner:**

Help non-profits make a program that is simple, tangible, and has a real benefit.

Make sure program is a simple as possible for the owner.

Fund larger more comprehensive projects.

How will the city meeting climate goals benefit the owner directly?

### Decarbonization Keep It Simple

HGSF, City, Funder, & Partners work with Owner

Municipality & Funder keep framework simple

Repair project & Full Home Decarbonization

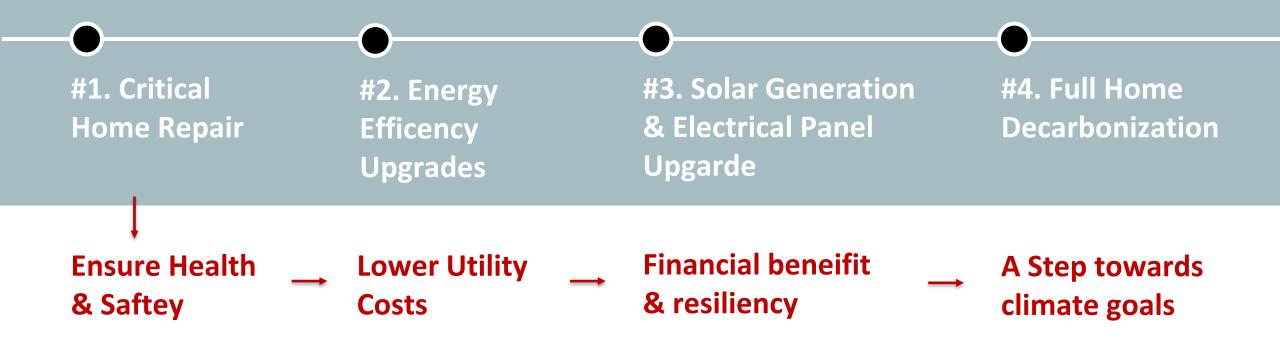
# Decarbonization 5. Build Partnerships

After a roofing repair,
Habitat refers clients to Grid
Alternatives Bay Area to see
if solar panels can be
installed.





# Decarbonization A possible framework





# Thank

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