



Greater Muncie Indiana  
**Habitat**  
for Humanity®



**2022-2025**  
strategic vision  
and priorities



# everyone

deserves a decent place to live.

## our mission

Seeking to put God's love into action, **Habitat for Humanity** brings people together to build **homes, communities** and **hope**.

## our values

the **foundations** on which we build:

- + dig deep
- + serve boldly
- + welcome all
- + invest generously
- + work together
- + seek joy
- + value others





## our goals

- ⊕ Align **housing and program mix** with community needs
- ⊕ Focus on **sustainable neighborhood revitalization**
- ⊕ Grow **ReStore annual revenue** by 20 percent
- ⊕ Ensure **diversity** at all levels
- ⊕ Activate **more micro communities** among donors and volunteers
- ⊕ Acquire **responsive technology and tools**

# local need

Costs drive quality housing out of reach.

## 1 in 2

people in Muncie live  
**near the poverty line.**

**more than half**  
of Delaware County homeowners  
spend at least  
**one-third**  
of their income **on shelter.**

the median home  
price in Muncie is  
**\$26,000 more**  
than most residents  
can afford.





The **median household income** in **Muncie** is **\$34,602**, and **\$45,910** in **Delaware County**. Both are well below **Indiana's \$58,235** median income and **national median of \$64,994**.<sup>1</sup>



More than **30 percent** of Muncie's population **live in poverty**.<sup>1</sup> For **another 20 percent**, one disruptive household event, like a car repair, will send them into **financial catastrophe**.<sup>2</sup>



In Delaware County, more than **50 percent of homeowners** are **cost burdened**, meaning they **spend more than 30 percent of their monthly income on shelter**.<sup>3</sup>



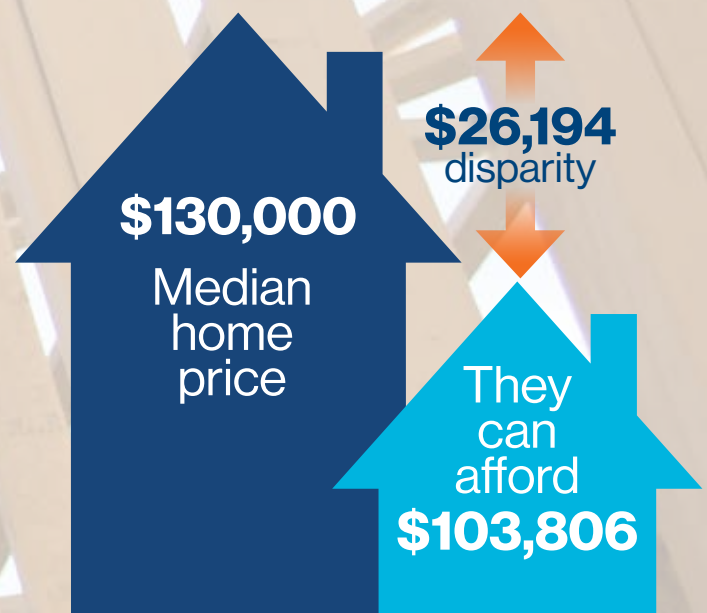
**Rents have risen 12%** over the past two years, while inflation on other essential goods, such as food and energy, eats into **how much people have left to spend on housing**.<sup>3</sup>



Of the respondents to a survey conducted by Greater Muncie Habitat for Humanity, **more than half earn less than \$40,000 annually**, and **more than 10 percent earn less than \$20,000 annually**.



The **median price of a home** in Muncie in 2022 was **\$130,000**, exceeding what our families can afford, which is **\$103,806**, three times one's annual income.<sup>4</sup>



**SOURCES:**

1. 2020 U.S. Census

2. Indiana United Way ALICE report

3. Indiana Housing and Community Development Authority (IHCDA)

4. Multiple Listing Service (MLS), Indiana Association of REALTORS®

# local housing

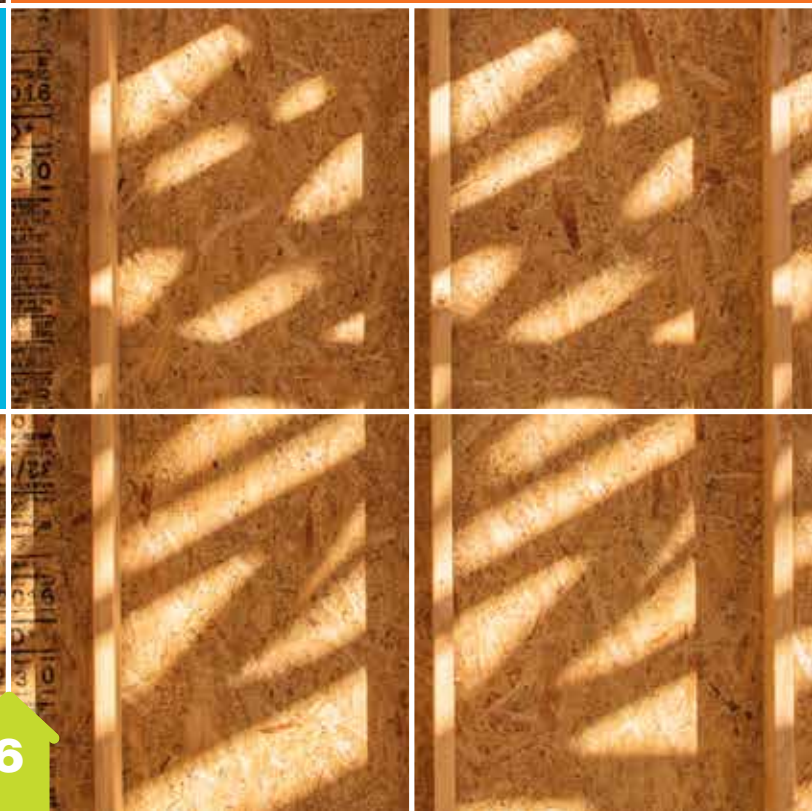
Diminished, aging stock gives way to revitalization efforts.

There are more than  
**2,200**  
vacant structures  
in the city of Muncie.



**300** properties  
have been identified as  
**inhabitable**  
if given repair attention.

**6,100** properties  
show signs of  
moderate or severe  
distress.







Aging structures and the decades-long decline in population has left more than **2,200 vacant structures** in Muncie.<sup>1</sup> About **300 have been identified as inhabitable**, if critical repairs are completed.<sup>2</sup>



A 2021 survey of residential conditions in Muncie found that **6,100 properties**, or 27 percent, showed signs of **moderate or severe distress**. Meanwhile, nearly **30 percent** were found to be in **average condition**.<sup>3</sup>



Of the more than **2,400 vacant lots** in the city, **less than 3 percent** are owned by a public entity or some other entity **with a neighborhood improvement mission**.<sup>3</sup>

‘ Muncie’s **housing supply** increasingly reinforces **soft demand** and **lack of confidence** due to its condition, as indicated by large proportions of properties showing **visible signs of physical distress**. ’

Muncie Land Bank Report, 2021

SOURCES:

1. United States Postal Service
2. City of Muncie
3. Muncie Land Bank Report, 2021

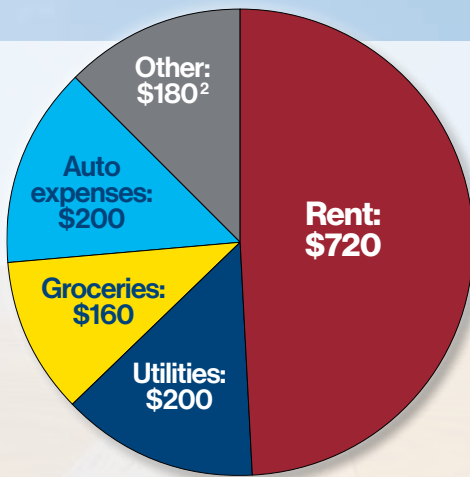
# local families



A **home** – not just a house – combines shelter with a sense of belonging and purpose. **A home changes the trajectory of a life.**



**Homeownership** brings safety and security. Then comes financial stability, a renewed focus on education, better health outcomes, and **a commitment to planning for a future.**

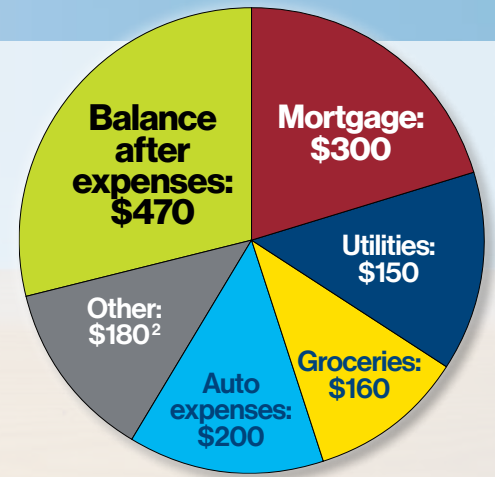


Applicant/renter

## Sample budgets based on monthly income of \$1,460<sup>1</sup>

The typical Habitat mortgage is less than half the amount of average rental costs, and our homes are equipped with high-efficiency systems, which lower utility costs.

Because of these savings, our homebuyers usually have money left over after paying expenses, which allows for more financial stability and the ability to plan for the future.



Habitat homebuyer

### NOTES:

1. Area median income for a household of three in Delaware County, according to the Indiana Housing and Community Development Authority (IHCD).
2. Other expenses include child care, personal items, clothing, etc.





# our homeowners

A 2021 survey of Greater Muncie Habitat homeowners provided evidence that homeownership enhances **quality of life**.



**Housing security:** 70 percent had lived in their home more than five years and nearly half for more than 10 years. **Almost 25 percent had been in their home for more than 15 years.**



**Financial responsibility:** Three-fourths of respondents said they carry a mortgage on their Habitat homes. **More than 20 percent have paid off their mortgages.**



**Healthcare accessibility:** All respondents have health insurance, with 52 percent having insurance through an employer. **100 percent of the children have a primary care doctor.**

‘ We build so much more than homes.  
We build **community**.  
We build **lives**. ’

James Mitchell, board president  
Greater Muncie Habitat for Humanity

# local action

Strategies for building  
homes, communities, and hope.



## **Align housing and program mix with community needs**

While continuing our core homeownership program, home repairs will receive more emphasis in near-term initiatives. These owner-occupied repairs keep people in their homes longer, increasing stability for families and sustainability for neighborhoods. Through partnerships and support, we will lead a critical home repair program that balances funding, needs, and capacity.



## **Focus on sustainable neighborhood revitalization**

In 2015, we established the 8twelve Coalition, which became a national model for neighborhood revitalization. These efforts focused on social cohesion, collective action, and sense of community. We will continue similar efforts in other neighborhoods.







## **+** Grow ReStore annual revenue by 20 percent

ReStore provides funding for critical programs. We will position ReStore as the go-to retail center for do-it-yourselfers. To achieve this, we will raise awareness through advertising, expand product diversity, and attract customers by focusing on the quality of reclaimed/resale products, compared to many new items available at big box stores.

## **+** Ensure diversity at all levels

We stand tireless in our commitment to foster a culture where diversity, equity and inclusion are core to our thinking, strategies, and actions. We will intentionally seek and engage people and voices of under-represented communities.

## **+** Activate more micro communities among donors and volunteers

We are focused on engaging a broader, deeper donor base, and seizing a volunteer group that is more diverse in age, ethnicity, religion, and gender. We will explore more demographic builds, like the well-received Women Build, and develop stronger relationships with Ball State University and Ivy Tech to engage younger volunteers.

## **+** Acquire responsive technology and tools

We are overdue for upgrades in our database system, volunteer and donor tracking, point-of-sale ReStore software, and better, cordless equipment to use on our construction sites. Improved technology including text-to-donate and social media promotion is required to advance our work.







**join us.**

**partner.  
advocate.  
donate.  
volunteer.**



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