

**IDEAS & OPINIONS**

# The importance of home

There are many things to learn from this pandemic. One key takeaway is this: the importance of home.

The idea of home is vital. For most it's our largest investment, and a critical source of generational financial security. It's been a place to find respite after a hard day at work. A place where we raise our children, reunite our far-flung families, plant gardens, and sow memories.

As this pandemic found so many of us sheltering in place, our homes have become the center of more than we ever thought they would or could be.

This is also the case with the homeowners that built and purchased their homes with Nevada County Habitat for Humanity. Our homes have become the hub of all aspects of life. Suddenly home is a workplace, a classroom, a gym, a recreation area, a place of worship, a place we receive health care services, and where we do our shopping. Home is everything and everywhere. A stable home is one of the only safe places

**OTHER VOICES***Lorraine Larson*

we have during this time.

Here is the reality: As of October 2020, the median sales price for a home in Grass Valley was \$451,161, and for the county as a whole, it was \$527,484 (Zillow).

Many families have a tremendous cost burden, spending 50%-70% of their income to keep a roof overhead, and not even dreaming achieving the kind of stability owning a home can bring. A financially healthy family budget would allocate no more than 30% for housing. A Habitat homeowner pays an affordable mortgage that is 30%, or less, of their income.

At Habitat, we are successful when a parent can prioritize investing in their families' growth, health, and wellness with the heavy weight of housing insecurity lifted from their hearts. When a Habitat applicant achieves their dream, gone are the heartbreaking questions: "Can I still afford to live here? Do I have to move out of town or out of state,

where the cost of living is so much less?" We hear time and time again how grateful our homeowners are to be able to stay in the community they love.

Families and individuals selected for the home ownership opportunity have jobs here — many are essential workers who risk their health daily for the sake of providing the goods and services we all need. They are the backbone of our community, and they need our help.

Habitat homeowners invest 500 hours of sweat equity into building their homes. Once the sweat equity commitment is completed, they purchase their home through a zero-percent mortgage provided by Nevada County Habitat. The only thing given to them is an opportunity — they earned everything else on their journey to being a homeowner.

Since 1996 Habitat homeowners have paid over \$750,000 in property taxes, have created stable and secure neighborhoods, and even started small businesses. A Habitat homeowner, once

stabilized, commits to helping others in our community achieve their dreams through continued volunteering and paying it forward.

The desire of Nevada County Habitat is that everyone has an opportunity for a decent, safe, affordable home. Habitat is working hard to expand our capacity. We currently are building three new homes, and have enough land to build 13 more. That's 16 opportunities to know the security of home, and 16 ways to make Nevada County a better place to live.

Housing affordability has been, and continues to be our number one issue. Whether it's picking up a hammer, writing a check or calling upon local and state representatives, there's something we can all do. Please take some action today to support our effort. Contact us, or go to our website, [www.nchabitat.org](http://www.nchabitat.org), to find out how you can help. Home is that important.

---

*Lorraine Larson is the executive director of Nevada County Habitat for Humanity.*