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## Habitat's Learning Center in Georgetown 2021

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## Habitat for Humanity Georgetown County Learning Center

Goal 11 UNSDG

By: Reese Helms

2021

During the summer 2021, I interned for Habitat for Humanity in Georgetown County, South Carolina. After my short period of time at Habitat for Humanity, I quickly realized how impactful and involved in the community this organization is. Habitat for Humanity in Georgetown has been around since 1991 and has already changed the lives of over 100 families in Georgetown County alone. It would be hard to find another organization that is making such powerful steps towards fulfilling UNSDG 11. Goal 11 is simply, “Make cities and human settlements inclusive, safe, resilient and sustainable”<sup>1</sup>.

My project partly consisted of a home care guide for all the new homeowners and the community, teaching them how to do common maintenance around the house, since in many cases, they are first time homeowners. Habitat for Humanity’s mission is for every man, woman and child to have a place to live with dignity and safety and give them information on how to succeed with their new home; hence fulfilling Goal 11, Target 1. The Habitat for Humanity in Georgetown County is also starting a new Learning Center that will teach classes to the whole community on finance, social skills, credit, legal documents and more. Habitat is taking an important step toward making the whole community safe and providing affordable housing, while teaching them things they might not know, such as home repair, financial information and more. Safe housing simply means that your home does not negatively affect the person’s health, safety, welfare and gives access to utilities. Habitat for Humanity, helping the less fortunate with

very affordable housing, also relates to SDG Goals 1.1 and 1.2. They are both goals of ending poverty and allowing resources to be more accessible to people in poverty. Goal 1.1 is to “...eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day ”<sup>ii</sup> by 2030.

Goal 11.1 is extremely related to Habitat and my project, since it is “...ensuring access for all to adequate, safe, and affordable housing and basic services and upgrade slums.”<sup>iii</sup> by 2030. There is a ReStore that is correlated to Habitat for Humanity that sells used items, like furniture and household items. The company is trying and succeeding at providing affordable housing and affordable repairs to those in need. Once you become a new homeowner, you are required to put in over 300 hours of sweat equity hours, which means labor-intensive volunteer work, teaching the homeowners how to fix and repair things on their own home. <sup>iv</sup>

Target 11.3 is “By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.”<sup>v</sup> The participatory and sustainable settlements is what Habitat has been working on since its start, and is its mission, to get everyone in affordable houses that they own, saving them money and making them real homeowners for possibly the first time.<sup>vi</sup> This allows people previously not able to obtain a home to have access and the possibility of a new home which is greatly reducing inequality, which relates to Goal 10, “reduce inequalities within and among countries.”<sup>vii</sup>

With so much need for better education and housing, the upcoming learning center is satisfying a significantly untaught area. In Georgetown, much of the community is living in less than adequate homes and are barely getting by with their income. Many of the historical homes in Georgetown have been left in disrepair. This is partly due to the owners not being able to

afford any repairs or simply abandoning the house. With disregarded houses so common in Georgetown, the city council has worked to either repair or demolish dilapidated homes. This process typically takes 8-10 months for a single home to be decided on. They are working on decreasing that time to 6 months per house<sup>viii</sup>. The poverty rate in Georgetown is almost 22% with a population below 10,000. With a median income of \$26,000, Georgetown is the poorest city in South Carolina<sup>ix</sup>. With these statistics being apparent in the community, local organizations need to help with volunteering and/or donations. Habitat for Humanity has already made a massive difference all over the world, with millions of people advantaged by its efforts. In Georgetown County alone, they have built over 110 houses for families in need<sup>x</sup>.

Some community members need training in life skills, such as banking and how to write checks or even reading legal documents. As far as achieving Goal 11 of the UNSDGs, Habitat is making a difference. Not only does a home provide shelter for a family, but you are much more likely to develop less health problems in a maintained house, which will overtime improve the health of the community. To get a new Habitat home, you must put forward 300 sweat equity hours, which allows the homeowner to help others in the community, while learning basic maintenance. With almost 34% of the population in Georgetown County in poverty, more need to make efforts towards sustainability and efforts towards helping others in the community<sup>xi</sup>. It can be as simple as donating your furniture or construction items to the Habitat ReStore, or any other nonprofit organizations. Your used items or volunteered time might make a huge difference in someone else's life.

In 2005, the United Nations said that 100 million people were homeless<sup>xii</sup>. In 2015, Habitat released that 1.6 billion people did not live-in adequate housing. That number will only

increase with a lack of appreciation for the matter. People will not suddenly have a new living situation one day without help from others, their country, and a nonprofit like Habitat to give them the opportunity. Inadequate and unsustainable housing is already a largely talked about issue, but more people need to help to make the change. Volunteering for nonprofit organizations that build houses and other things for the community need help, and the more people involved, the bigger the change. About 69% of people questioned in every US region whether they have access to affordable housing, answered no<sup>xiii</sup>. England, for example, grew 75% in their homeless rate within 4 years. Housing is getting more expensive, making it nearly impossible for the less fortunate to have access to any sort of suitable house.

For people that already have housing, but can't afford to fix it, Habitat has a program for that as well. In 2020, the Georgetown Habitat started a repair program that completed 13 home repairs in one year. Living in unsuitable housing can be hard to escape for many reasons, which is why help getting repairs on them is such a beneficial program. Some people are emotionally connected to their house because it has been lived in by their family for generations, but the house itself has had no maintenance done to it. Being able to bring back something to a better state will make you happier and make your living conditions and health improve overall, mentally and physically. This relates to heir's properties, which is land passed down to the family for years, but the owner dies without a will so there is no certain owner, all the remaining family owns parts of the land. If there is no family of the owner, the land becomes property of the government. In South Carolina and Georgia there has been over 14 million acres of heir's property lost and not put in the hands of the correct inheritor<sup>xiv</sup>.

Habitat does not just work in different counties in the United States, they are in more than 70 countries total, and provide affordable housing in some form in each of them<sup>xv</sup>. Along with

the massive strides for housing everywhere, Habitat in 2018 did an assessment to track how much progress each country has made towards completing the UNSDGs. It sounds like a boring task, but the results are very important, and show what countries are trying to improve living situations for their people. Habitat members also in 2018 committed to SDG indicator 1.4.2 to see how many adults had access to purchasing land for themselves. Having rights to your own land is the first step to sustainable living and being able to have land here is a privilege that many don't have.

With Habitat doing so much research on what other people are doing for the goals, what else could they do? Well, they had been doing more, in 2016 they committed to the UNSDG goals. They said by 2036, they will increase the number of houses and shelters for over 200 million people.<sup>xvi</sup> To further their progress in the UNSDGs, they will try to change the way people work in urban areas, to create systemic change and make where we work more geographically acceptable, with easy access to transportation to and from work. To solve the problem of access to owning land, Habitat attempted to allow 10 million people access to land through a campaign they ran themselves to change land rights. To have more inclusivity in housing markets, they used their own Center for Innovation to allow 8 million people access to better housing opportunities that they didn't have before. Their final goal in 2016 was to increase their access to sustainable and affordable housing to 40 million by 2020, which they accomplished. The amount of effort the company puts into helping people all over the world, which is hard to even comprehend, is staggering. Trying to change land rights to improve people's position in life is such an amazing thing to do. Many companies you work for today are focused on how much money they can take from the consumer rather than trying to get the best and cheapest option for the person.

By 2030, there is an estimated 2 billion people that will be without suitable housing and will need a house or their current house will need drastic repairs. A collective interest in these goals is the only way for any progress to be made. Countries must look at themselves in how they can help their people by considering their own space, water, security of land and spending no more than 30% of income on housing<sup>xvii</sup>. Along with people making an effort, the country itself must be ready and capable of producing all the needed housing. That is where donations can drastically increase the development of housing and helping with labor to improve the build time of each project. Every lent hand will help someone else's entire life, which is something to think about. What many people find common in their daily lives, some people don't even know exist or don't have access to. Every country is deserving of sustainable housing, and the people in those countries don't need to be deprived of a livable housing situation.

Hurricane season is something that Georgetown County faces every year, and with hurricanes comes damage. Hurricane Hugo left an especially significant impact on the state, but Georgetown faced catastrophic damages. Habitat for Humanity started after the hurricane, to help those affected by the storm. More recently, Hurricane Florence caused havoc to the area, which is when Habitat for Humanity in Georgetown was given grants to repair old homes<sup>xviii</sup>. At least 2,000 houses were damaged in Georgetown, SC by Hurricane Florence, which is not a small number by any means<sup>xix</sup>. There are only 27,500 houses in Georgetown, with almost 30% of the people being over 65, so many of the houses damaged may not have had owners capable of any repairs themselves<sup>xx</sup>. Almost 8% of the houses were damaged by the Hurricane. Georgetown County and the surrounding areas are known for their historical buildings and history in the streets, when those sites are damaged, it is a shame to let them stay destroyed. Many come to Georgetown to learn about the history of the town and see it firsthand. Walking

with the mayor around the town really showed a lot of the realities of the people and put the division of houses in light. When walking from Front Street towards the West End, you see the quality of life and infrastructure decrease.<sup>xxi</sup> When walking from the West End towards the waterfront, you notice how much nicer the houses get and the maintenance towards the water. With houses degrading in the area, it is great that someone in the county, like Habitat, works towards betterment of the area, and working with the people to get them what everyone deserves.

The learning center starting is one of the most exciting things I've had my hands on while at Habitat. I've talked about its purpose, but the scheduled events for it, and the topics they relate to really will give much needed information to people. I quickly realized that I do not even know a lot of somewhat common financial terms and practices, and I go to school for management, so it is imperative that it needs to be taught to people that didn't even have the possibility to further their knowledge. With education being scarce in the area as it is, only 27% of the people in Georgetown County have a college degree<sup>xxii</sup>. All around the world, children do not even complete their initial education, up to 34%, compared to 79% completion rate from children of higher income households<sup>xxiii</sup>. To better the community, the learning center is presenting topics on deeds and probates, how to negotiate, power of attorney, understanding documents, credit, personal finances and more. All those topics listed are not things taught in high school and rarely in college unless you are taking related classes. It is really a program that could benefit many more than just the Habitat community.

Most Habitat for Humanity affiliates have their own homeowner's manual of course, but not all. Habitat of Georgetown had an existing home maintenance guide, and I was to make a newer and refreshed version. I gained the manuals from other Habitats and noticed how different they all were, giving different information under the same topics. Along with research from the

preexisting manuals, and research I did myself, I created a manual that gives the most overall knowledge on information you need, within a compact manual. A financial guide is not something other Habitats have been seen to have, or any nonprofit organization for that matter. The financial guide that will be given in the learning center presentations can help people like they never have been before. While making the finance guide, it was more difficult because there was no guide like it, to go by. I completed two Dave Ramsey financial books by watching the correspond videos and put together a guide that goes over pertinent information. No topics in the finance guide are too difficult, but some do go into depth to make sure the reader is understanding the most about the subject. I had to learn about many of the topics well enough to explain it in a condensed version for other people, and I enjoyed learning about some of the finance subjects that I have never learned about. It made me realize how much of a lack there is in common financial practices that everyone should know, it does not exist, at least not in high school. Credit was one of the most important topics in my opinion, allowing people to leave a life of debt or enter it. Knowing the different kinds of stock options and how they work can really change your financial position. In the Dave Ramsey books, he said that paying off your debts smallest to largest is one of the first steps towards personal wealth. Once you have the money necessary for your bills and necessities, you can invest your extra money to make more down the road. <sup>xxiv</sup> The final guide I completed was in legal literacy, which went over information regarding deeds, wills, trusts and more. This manual is necessary to everyone, giving didactic information about typically untaught subjects on the legal system and more.

Completing these guides gave a sense of accomplishment, not because I made them, but because someone that has their dream come true of owning their own house because of Habitat can learn to maintain their house from something I made or can learn to invest money. Though I

did not personally contribute to having more sustainable houses made, I did contribute to educating people that have been fortunate enough to better their living situations, who are also helping others in return. Every aspect of Habitat is centered towards benefitting the people. The Habitat ReStore is all over the world offering discounted appliances and furniture, but there are only a few ways to do that, and the main one is donations. If you have an appliance or something you do not want anymore, someone else might love to have it, and giving to a place that you know will put it in needed hands is a good feeling. Doing so also keeps hundreds of thousands of pounds of material out of the landfills each year, drastically helping out the area wherever a ReStore is accessible. If you are handy with construction, there is always room for construction help at nonprofits around the country and experienced help would be great. Most of the help are volunteers completing their sweat equity hours and are learning when they get there. To complete the job more effectively and efficiently, more experienced help could drastically improve the turnaround of putting people in houses! If you are not experienced but are still interested in helping, help. If you do not know something, you can ask for help and then you will learn a skill while helping someone. It's something that more people can take a part in than do, and a lot of it has to do with being unaware it exists. A larger spread on social media from younger people or more influential people can help increase the productivity of the UNSDG's being accomplished. When a nonprofit or individual posts for assistance in volunteer work on houses or anything else, their reach is short. Someone who is more electronically inclined or knows how to gain assistance fast could try to increase the amount of people that at least know there is homebuilding going on that would like help. Policies in every state and country need to be reassessed for a larger focus on urban living along with city planning. Sustainability focus on densely populated areas is great, but there are plenty of people outside the boundaries that still

will not have access to sustainable living. If states could find a way to bring communities around each other together, there would be a larger helping hand in new building project or repairs. Once more people are aware of the issue and feel an obligation to help, progress will follow. With social media having such a large presence in everyone's life, if towns and cities posted about a need for help at a site or a repair, more people would show up just from knowing there was a need. A day should never be wasted when there are people in need.

Target 4.7, “ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development”<sup>xxv</sup>, is being fulfilled by the sweat equity hours required by new Habitat homeowners. Even if they have no prior knowledge on working on houses, they will be shown by friendly people, and be working with others on a new homeowner's house or other community tasks. They will be learning how to care for their own house in the process and learn skills to help them in their life. The learning center is also fulfilling target 4.7 specifically, with education for sustainable development, which is what Habitat is. The amount of sustainability goals that coincide with Habitat, and other nonprofit organizations like it, is incredible. So many problems start to get solved with adequate housing and decent education that anyone can access.

Habitat for Humanity has made obvious strides towards developing more sustainable and affordable housing, while giving knowledge to the community that they might have never learned before. Along with over 100 houses being built for people in the county of Georgetown, soon many more people than that will know all they can about finances and maintenance and

more. With a lack of promising jobs in the area, it is hard to get out of a paycheck-to-paycheck lifestyle. Not only is Habitat providing houses that people can afford, but also teaching how to get on a budget and build wealth. Even if every Habitat in the state did a program similar, a massive change in education and poverty rates would be bound to change. I believe the learning center will gain attention in the area, and bring more people in wanting to attend, which will in return make surrounding Habitat affiliates start their own program. These learning centers are for the betterment of the people, and the people teaching the topics are willing and eager to spread knowledge on what they know. I have not heard of any places in the area doing any programs educating the community for free, with experienced instructors.

The company has been doing a huge part towards completing Goal 11 of the UNSDGs, which is to make cities and human settlements inclusive, safe, resilient and sustainable. Making sustainable and affordable housing is exactly what Habitat is doing all around the world. After starting in Georgetown because of the aftermath of a hurricane damaging much of the county, people needed help<sup>xxvi</sup>. The number of people living in slums worldwide is far too high, 28%, and will be much lower with more help at places like Habitat for Humanity<sup>xxvii</sup>. With Habitat's vision of everyone having a decent place to live, one day we will. I think many don't know about the need for help towards sustainability, and even less know about what is being done to solve it. With a spread of awareness and a mentality of companionship, the world can become a much more habitable place, and everyone can live how they should be able to. I'm glad I have had a small role in the big differences that this organization fosters.

## End Notes

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