



Self-Help Homeownership Opportunity Program (SHOP)

What is SHOP?

The Self-Help Homeownership Opportunity Program (SHOP) is an important, unique and efficient federal program. SHOP supports non-profit organizations like Habitat for Humanity that use the self-help model to acquire land, purchase foreclosed or abandoned properties and improve the infrastructure of homes for first-time, lower-income homeowners.

SHOP is administered by the U.S. Department of Housing and Urban Development (HUD) and is the only HUD grant program that provides funding exclusively for homeownership projects serving lower-income people.

As a grantee, Habitat for Humanity International competes with other national housing non-profits for SHOP awards, and U.S. Habitat affiliates, in turn, compete for the funds awarded to Habitat for Humanity International. Habitat affiliates can use up to \$15,000 in SHOP funds per home.



2016 marks SHOP's 20th Anniversary

Facts about SHOP:

- **SHOP yields a significant return on investment**

SHOP leverages significant private capital using minimal federal dollars. From 1996 through 2014, Habitat leveraged the \$210 million it received in SHOP funds into \$1.204 billion for community development.

- **SHOP revitalizes thousands of neighborhoods**

Local businesses and jurisdictions around the country have benefited from the \$191 million in SHOP funds that Habitat affiliates have used for improvements to foreclosed and abandoned properties.

- **SHOP supports lower-income homebuyers**

To date, the Habitat network has housed 64,632 people and completed 17,261 homes with SHOP funds. The homebuyers were predominately below 50% AMI and now have \$429 million in equity.

- **SHOP creates job opportunities in communities**

Many Habitat affiliates contract work locally to complete SHOP-funded projects, which require professional licenses or expertise. Habitat affiliates also provide job training and employment opportunities to Section 3 residents and contracting opportunities to Section 3 businesses.

Since 2006, Habitat's SHOP Grants have:

- Reached **3,883** Section 3 trainees*
- Facilitated **2,193** Section 3 new hires
- Made **\$18.7 million** Section 3 infrastructure contracts

* Under Section 3 of the HUD Act of 1968, recipients of certain HUD financial assistance must, to the greatest extent possible, provide job training, employment, and contract opportunities for low-or-very-low income residents in connection with projects and activities in their neighborhoods.

SHOP 1996 - 2015 Funds Awarded to Habitat for Humanity Affiliates

State	SHOP Funds Awarded	Homes Completed	Homes in Progress
Alaska	\$ 288,986	32	projects completed
Alabama	\$ 4,118,875	318	49
Arkansas	\$ 281,914	35	projects completed
Arizona	\$ 3,833,032	388	projects completed
California	\$ 6,399,794	506	31
Colorado	\$ 5,108,654	446	21
Connecticut	\$ 2,943,018	224	16
District of Columbia	\$ 732,407	78	projects completed
Delaware	\$ 373,476	31	projects completed
Florida	\$ 41,789,633	3,816	237
Georgia	\$ 7,532,692	752	16
Hawaii	\$ 115,736	8	projects completed
Iowa	\$ 1,121,782	89	1
Idaho	\$ 324,201	27	project completed
Illinois	\$ 1,366,550	135	projects completed
Indiana	\$ 3,978,838	364	10
Kansas	\$ 1,999,157	167	projects completed
Kentucky	\$ 4,826,407	423	28
Louisiana	\$ 2,366,945	217	13
Massachusetts	\$ 909,899	70	6
Maryland	\$ 4,409,448	420	17
Maine	\$ 197,309	19	projects completed
Michigan	\$ 7,149,930	650	21
Minnesota	\$ 7,634,822	641	33
Missouri	\$ 1,497,375	145	projects completed
Mississippi	\$ 1,591,623	110	19
Montana	\$ 484,383	53	projects completed
North Carolina	\$ 13,879,710	1,229	94
North Dakota	\$ 148,873	13	projects completed
Nebraska	\$ 2,934,242	224	20
New Hampshire	\$ 226,041	23	projects completed
New Jersey	\$ 2,019,012	177	12
New Mexico	\$ 2,690,053	222	6
Nevada	\$ 28,888	4	projects completed
New York	\$ 2,404,531	254	3
Ohio	\$ 3,466,719	317	18
Oklahoma	\$ 751,082	133	projects completed
Oregon	\$ 6,364,884	471	47
Pennsylvania	\$ 1,643,196	139	projects completed
Rhode Island	\$ 273,151	59	projects completed
South Carolina	\$ 4,435,992	431	7
South Dakota	\$ 388,122	69	projects completed
Tennessee	\$ 12,429,134	921	68
Texas	\$ 12,155,414	1,098	19
Utah	\$ 165,000	15	projects completed
Virginia	\$ 6,039,134	487	26
Vermont	\$ 78,000	71	projects completed
Washington	\$ 6,582,011	467	51
Wisconsin	\$ 4,421,112	282	52
West Virginia	\$ 649,323	77	projects completed
Wyoming	\$ 286,797	24	projects completed
Total	\$ 197,837,307	17,371	941
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