



About Us

Building strength, stability, and self-reliance through shelter.

What has Habitat done in Omaha, Nebraska?

Habitat for Humanity of Omaha has partnered with more than 1,350 families in our community to provide opportunities for homeownership, home repairs and neighborhood revitalization. Thousands of donors and volunteers have worked together with future Habitat Omaha homeowners to make these services a reality, building stronger neighborhoods and effecting measurable change in the community. Habitat Omaha has taken properties with very little taxable value and revitalized them so that the homeowners of these properties now contribute more than \$450,000 in property taxes annually. Through Neighborhood Revitalization efforts and the Home Repair Program, Habitat Omaha works to rid targeted areas of blighted housing conditions and help build the community block by block. Since its inception in 2008, Habitat Omaha's Home Repair Program has served more than 325 families, helping them make affordable exterior repairs to their homes.

What has Habitat Omaha done internationally?

Since its founding in 1976, Habitat for Humanity has been committed to ending poverty housing, not just in the United States, but worldwide. Habitat Omaha has embraced this commitment by sending a modest percentage of its undesignated donations to Habitat affiliates around the world through the Global Impact Fund (Tithe Program). Additionally, through Global Village mission trips, volunteers have the opportunity to help build Habitat homes in other countries.

How does Habitat Omaha sell houses?

Families who partner with Habitat Omaha purchase homes through an affordable Habitat loan, making monthly mortgage payments for 20-30 years. Potential homeowners first contribute sweat equity hours (250 for single applicants and 350 for double applicants), working on construction sites, including their own home, or at one of our two Habitat ReStore outlets. Through required homeownership preparation workshops, Habitat Omaha helps educate families on what it takes to be successful homeowners. At closing, buyers pay a modest \$500 down payment.

How do families qualify for housing?

Families are selected according to three criteria:

- 1) Need (low income and unsuitable current housing)
- 2) Ability to pay the monthly mortgage payments (steady income and credit history showing ability to repay the loan)
- 3) Willingness to partner with Habitat Omaha (completion of required sweat equity through participation in construction, attendance of homeownership workshops and repayment of the Habitat loan)

Habitat Omaha serves families earning 30-60% of the Omaha median income who have not previously owned a home.

What is needed to make it happen?

Funds: Building houses is a money-intensive venture, which means that we rely on the generous support of members of the community to donate the monetary resources that make fulfilling our mission a reality.

Volunteers: In 2016, volunteers served more than 64,000 hours with Habitat Omaha. These volunteers do more than swing a hammer - they also help with special events, office assistance, Habitat ReStore duties and much more.

Habitat Families: Because becoming a Habitat Omaha homeowner is a big responsibility, it is important to partner with qualifying families who are committed to the program and fully understand their role in the process.

What is the Habitat for Humanity ReStore?

Omaha's two Habitat ReStore locations, 1003 S. 24th St. and 10910 Emmet St., accept donations of new, used and surplus building materials and home fixtures. These donated items are then sold to the public at a fraction of their new retail price. The net proceeds generated from the sale of these items go toward building additional Habitat homes in the area. Omaha's Habitat ReStore outlets generated enough revenue in 2016 to build or renovate nearly four Habitat homes in our community.



Common Myths

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Myth: Habitat for Humanity of Omaha gives away houses to poor people.

Fact: Habitat for Humanity of Omaha *sells* houses, at cost, to qualified low-income families. Buyers sign standard loan documents, contracting to repay Habitat Omaha's affordable loan over 20-30 years in monthly mortgage payments which include an escrow for taxes and insurance. Habitat Omaha offers homeownership to families unable to obtain conventional financing and whose incomes are 30-60% of the area median income. Habitat Omaha buyers first contribute sweat equity hours (250 for single applicants and 350 for double applicants) and pay a \$500 down payment. Donations of land, materials and labor help to keep house costs affordable.

Myth: Only immigrant families become Habitat Omaha homeowners.

Fact: Habitat for Humanity builds houses in partnership with those in need – regardless of race, religion, national origin or sexual orientation – who meet three criteria: need, ability to pay the affordable mortgage and willingness to partner with Habitat. Habitat pursues an affirmative marketing strategy to potential low-income applicants of all demographics.

Myth: All Habitat Omaha homeowners are on welfare.

Fact: All prospective homeowners must show an ability to repay their Habitat Omaha loan and have a reliable income that is at least 30% of the area's median income. Some Habitat Omaha homeowners receive forms of government and/or non-governmental aid as part of their income stream in addition to employment wages or other steady income sources. Most households include members who hold one, two or sometimes three jobs to meet the minimum income level requirements.

Myth: Habitat Omaha receives a lot of money from Habitat International.

Fact: Less than 1% of Habitat for Humanity of Omaha's funds comes from Habitat International. The vast majority comes from local businesses, individuals and organizations. Support from the local community is essential for the success of Habitat Omaha.

Myth: You have to be Christian to become a Habitat Omaha homeowner.

Fact: Habitat for Humanity is a Christian organization. However, homeowners are chosen without regard to race, religion, national origin or sexual orientation, in keeping with U.S. law and with Habitat's abiding belief that God's love extends to everyone. Habitat Omaha also welcomes volunteers from all faiths, or no faith, who actively embrace Habitat's goal of eliminating poverty housing from the world.

Myth: Vacant and abandoned houses are the result of owners not caring for their properties.

Fact: Houses are often blighted or abandoned because of complicated title issues that began decades ago. When residential properties are handed down from generation to generation without proper probate proceedings, they often lack clear title. Before a title transfer can occur, every possible heir must sign off. Identifying and locating each heir can be very difficult. Without title transfer, it is impossible to sell the property, transfer ownership or secure repair loans. Individuals who are stuck in this "title trap" often come to Habitat Omaha for assistance. Habitat Omaha then works with the property owner to clear the title. This is a crucial step in resurrecting and revitalizing neighborhoods and transforming vacant properties.



Quick Facts

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- Incorporated in the state of Nebraska in 1984
- Is a non-profit Christian housing organization dedicated to the elimination of substandard housing
- Completes construction of new homes and renovates existing houses
- Completed 42 homes in 2015, 41 in 2016, and will complete more than 40 in 2017
- Since 1984, served more than 1,350 families through homeownership, home repairs and neighborhood revitalization efforts
- Serves families whose incomes are 30-60% of the median in the Omaha area
- Before purchase, homeowners must complete up to 350 hours of sweat equity, and make a \$500 down payment
- Prepares buyers for homeownership through required training sessions, such as financial education and home maintenance classes
- Sells homes to buyers providing affordable loans 20-30 years in length
- Collects monthly mortgage payments from buyers that are typically between \$400 and \$600 (includes taxes and insurance)
- Relies on volunteers for much of the construction and renovation work
- Employs approximately 85 staff members along with AmeriCorps service members
- Habitat Omaha homeowners paid more than \$450,000 to Douglas County in property taxes in 2016
- Total valuation of Habitat Omaha homeowner properties is estimated at \$20.5 million
- The Home Repair Program helps low to moderate income homeowners living in Douglas County and the surrounding counties maintain the exterior of their homes by issuing no-interest loans and coordinating contractor work
- Operates two Habitat ReStore home improvement outlets that sell new and used donated materials at greatly reduced prices
- 90% of all expenses are tied to program; because of cash flow from mortgages, 100% of donor dollars are applied to non-administrative program expenses
- In 2016, launched a Deconstruction Program under Habitat ReStore to salvage quality, reusable materials from renovations and demolitions, and provide opportunities for the public to purchase reclaimed items
- Donations of land, houses, funds and building materials are needed



Trained staff and crew leaders supervise home construction, with volunteers and future homeowners contributing most of the labor.



Habitat Omaha homes are modestly sized.

For more information, please contact the Habitat for Humanity of Omaha office or visit our website.