



Habitat Omaha 101

Building community through homeownership.

What has Habitat done in Omaha, Nebraska?

Habitat for Humanity of Omaha has partnered with more than 993 families in our community. Thousands of donors and volunteers have worked together with Habitat Omaha Partner Families to make these services a reality, building stronger neighborhoods and affecting measurable change in the community. Habitat Omaha has taken properties that formerly had very little taxable value and revitalized them so that annually the homeowners of these properties now contribute more than \$393,000 in property taxes. Habitat Omaha is also committing even more resources to the Neighborhood Revitalization Initiative and Roof and Repair Program. The idea is to rid targeted areas of blighted housing conditions and help build the community block by block. Since its inception in 2008, Habitat Omaha's Roof and Repair Program has completed 267 repair projects, helping families make affordable exterior repairs to their homes. Through *Sweat Equity* and other programs Habitat Omaha helps educate Partner Families on what it takes to be successful homeowners.

What has Habitat Omaha done internationally?

In 2013, Habitat Omaha expanded its Global Village program by offering volunteers the opportunity to help build Habitat homes in other countries. This is part of an expanded advocacy commitment to break down barriers and raise awareness of poverty housing issues locally and around the world.

How does Habitat Omaha sell houses?

Partner Families purchase homes through a no-interest 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 or at Habitat ReStore. In addition they attend required homeownership preparation workshops. 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 good credit standing)
- 3) Willingness to partner with Habitat Omaha (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 2014, volunteers served more than 60,000 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. Some on-site volunteers go on to lead other volunteers through the Volunteer Crew Leader program.

Partner Families: Because becoming a Habitat Omaha Partner Family 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 priced 50-70% below 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 locations have diverted more than 12,500 tons of material from the landfill since 2006.





Habitat Omaha Myths

Building community through homeownership.

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 no-interest 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 from community members help to keep house costs affordable.

Myth: Only Immigrant Families become Habitat for Humanity of Omaha homeowners.

Fact: Habitat for Humanity builds houses in partnership with those in need – regardless of race, religion or national origin – who meet three criteria: need, ability to repay the no-interest loan 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 for Humanity of 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 for Humanity of 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 or national origin, 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: Habitat for Humanity was founded by former U.S. President Jimmy Carter.

Fact: Habitat was started in 1976 in Americus, Ga., by Millard and Linda Fuller. President Carter and his wife Rosalynn (whose home is eight miles from Americus, in Plains, Ga.), have been longtime Habitat supporters. As volunteers they help bring national attention to the organization's house-building work. Each year, they lead the Jimmy & Rosalynn Carter Work Project to help build houses and raise awareness of the need for affordable housing.



Habitat Omaha Facts

Building community through homeownership.

- 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 40 homes in 2013, 48 in 2014, and will complete up to 45 in 2015
- Since 1984, served more than 993 families through homeownership, home repairs and neighborhood revitalization
- Serves families whose incomes are 30-60% of the median in the Omaha area
- Before purchase, homeowners must work up to 350 hours of "Sweat Equity," and make a \$500 down payment
- Prepares buyers for homeownership through required training sessions covering topics such as home maintenance and repair, financial planning and budgeting
- Sells homes to buyers providing no-interest 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
- Uses the cash flow from mortgages to pay administration costs and build more houses
- Employs approximately 70 staff members along with AmeriCorps*National and VISTA service members
- Habitat Omaha homeowners paid more than \$393,000 to Douglas County in property taxes in 2014
- Total valuation of Habitat Omaha homeowner properties is more than \$22.5 million
- The Roof and Repair Program helps low-income homeowners living in Douglas County 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 Habitat ReStore profit and homeowner payments, 100% of donor dollars are applied to program expenses
- Donations of land, houses, funds and building materials are needed



Trained staff and crew leaders supervise home construction, with volunteers and partner families 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.

