

2020



Habitat
for Humanity®
of Omaha



About Us

We build strength, stability and self-reliance through shelter.

What has Habitat done in Omaha, Nebraska?

To address the need for quality housing in our community, Habitat for Humanity of Omaha builds and renovates homes, repairs existing houses, takes down blighted structures and advocates for better laws and systems. We work with families to help them acquire the access, skills and financial education necessary to become successful homeowners. Since 1984, Habitat Omaha has partnered with more than 1,800 families and individuals in our community to provide affordable homeownership and home improvement opportunities. Thousands of donors and volunteers have worked together with future homeowners to make these opportunities a reality, building stronger neighborhoods and effecting measurable change in the community. Habitat Omaha has revitalized properties with very little taxable value, resulting in approximately \$549,000 in property taxes paid by Habitat Omaha homeowners in 2019.

What has Habitat Omaha done internationally?

Since its founding in 1976, Habitat for Humanity International has been committed to ending poverty housing, not just in the United States, but worldwide. Habitat Omaha has embraced this commitment by sending a small 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 Omaha 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 Omaha 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 costly 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 2019, volunteers served more than 82,800 hours with Habitat Omaha. Our volunteers do more than swing a hammer - they also help with special events, office assistance, Habitat ReStore duties and much more.

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

What is 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 original retail price. In 2019, the Habitat Omaha ReStore outlets sold 324,800 items. The net proceeds generated from the sale of these items go toward building additional Habitat Omaha homes.