

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.

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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 appraised value, 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. Homebuyers first contribute sweat equity hours (250 for single applicants and 350 for double applicants) then pay a \$500 down payment. Donations of land, materials and labor help Habitat Omaha provide this opportunity to more families.

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 Omaha actively markets to 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 proper 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.

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Quick Facts

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

- 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 2018, 56 in 2019, and will complete 50 in 2020
- Since 1984, served more than 1,800 families and individuals 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 through affordable loans 20-30 years in length
- Collects monthly mortgage payments from buyers that are typically between \$700 and \$900 (includes property tax, insurance and a fixed affordable interest rate)
- Relies on volunteers for much of the construction and renovation work
- Employs approximately 100 staff members and several interns
- Habitat Omaha homeowners paid approximately \$549,000 to Douglas County in property taxes in 2019
- Total valuation of Habitat Omaha homeowner properties is estimated at \$24.4 million
- The Home Improvement Programs help low-to-moderate income homeowners living in Douglas County and the surrounding counties maintain the interior and 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
- Approximately 89% of all expenses are tied to programs; because of cash flow from mortgages, 100% of donor dollars are applied to non-administrative program expenses
- The Deconstruction Program salvages quality, reusable materials from renovations and demolitions, and provides opportunities for the public to purchase reclaimed items through Habitat ReStore
- 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.