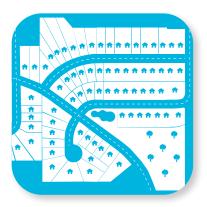


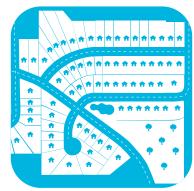
2021: a *transformative* year











Bluestem Prairie



Amanda Brewer CEO

Habitat for Humanity of Omaha



Almost Home



Workforce Housing

A message from the CEO:

Habitat Omaha Supporters,

Transformative, a word defined as "a marked change in someone or something." It's also a good description of the work we accomplished, together in 2021.

While 2020 taught us to be nimble, flexible and when to pivot, this year we were poised to make moves that will be our biggest impact in history.

Plans are currently underway to transform a 19-acre stretch of abandoned land into a brandnew neighborhood. We launched a new program that will double the number of families who will become future homeowners. Plus, we found a way to inspire employers to take action and get involved in their employees' housing needs. All of this transformational work is truly lifechanging – not just for the new homeowners, but everyone involved.

We've talked to neighbors living near Habitat Omaha's new 19-acre development who have expressed gratitude for the multi-million-dollar investment soon to get started. We've heard from family and friends of current homeowners who are now inspired to start their own journey toward homeownership. We've also listened to management teams who are proud to be a part of their employees' homeownership success stories outside of work.

Together we can *transform* our community, from one house at a time to entire neighborhoods.

Together we can *transform* the lives of our neighbors by empowering them to afford a home.

Together we can *transform* the relationship between employer and employee by re-thinking it and enabling it to foster homeownership.

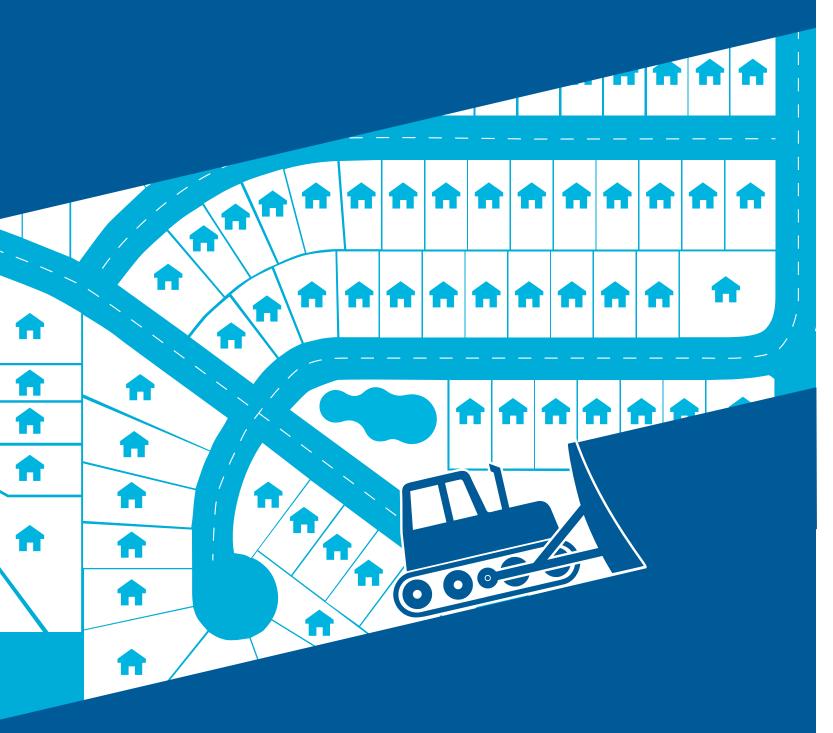
Read on and see how together, we made 2021 a transformative year.

Thank you,

Amanda Brewer

Amanda Brewer, CEO

Habitat Omaha 2021 Annual Report | From the CEO



Transforming the landscape: Bluestem Prairie

It's the biggest development in Habitat Omaha's history! The 19-acre site, known as Bluestem Prairie, was a vacant piece of land for more than 15 years. This project will transform the abandoned property into an 85-home multi-generational community. The \$25 million project will include villas for empty nesters, multiple-generational homes with attached accessory dwelling units as well as homes for young and growing families. And up to 15 nearby homes will be renovated as part of the project. All homes will be affordable, and all owners will qualify as mortgage ready and provide "sweat equity" to build their homes. The project will start next year with a completion date of 2024.



Transforming the path to homeownership: The Almost Home Program

Every year Habitat Omaha builds/renovates approximately 50 homes. Last year, almost 600 people registered and attended one of the sessions to learn more about our homeownership program. With so much demand, we had to develop a new strategy so that more families could become homeowners without having to scale up and build more houses. To address the growing need to serve more families, Habitat Omaha launched the new Almost Home program. The new program allows more families to become homeowners. Now the organization is positioned to empower 100 families to become mortgage-ready through the new process. We can do this by offering three pathways for families to achieve homeownership.

Pathway 1 - Purchase a Habitat Home with a mortgage loan through Habitat Omaha.

Pathway 2 - Purchase a home on the open market using a realtor with a loan through Habitat Omaha financing.

Pathway 3 - Purchase a home on the open market using a realtor with a loan from a bank or credit union.



Transforming employer/employee relationships: Workforce Housing

Some workforce employees can now add homeownership opportunities to their list of benefits! Our Workforce Housing program is a partnership between Habitat Omaha and employers in the Omaha metro area.

In 2019 and 2020, we created a pilot program for Workforce Housing with great results! We partnered with the school and held informational sessions on location making it convenient for employees to sign-up for the program. During the program, 10 participants from Nelson Mandela Elementary School accomplished the following:

- 200 hours of education on finances and home maintenance
- \$12,000 in combined savings

2021 Highlights

deconstruction projects completed by Habitat ReStore

individuals worked to become mortgage-ready through our Almost Home program

24,535 volunteer hours served

new homes are being planned in Bluestem Prairie, a new development for empty-nesters, families and multi-generational households

153 home improvemer projects

veteran families served through completed home repair projects

homes purchased by new homeowners

Habitat homeowners achieved a life-long goal by paying off their mortgage

290,000 items diverted from Nebraska landfills by Habitat ReStore

transfer on death deeds completed with Habitat homeowners resulting in more than \$6.7 million of inter-generational assets staying in the community

acres purchased in Sarpy County for future development

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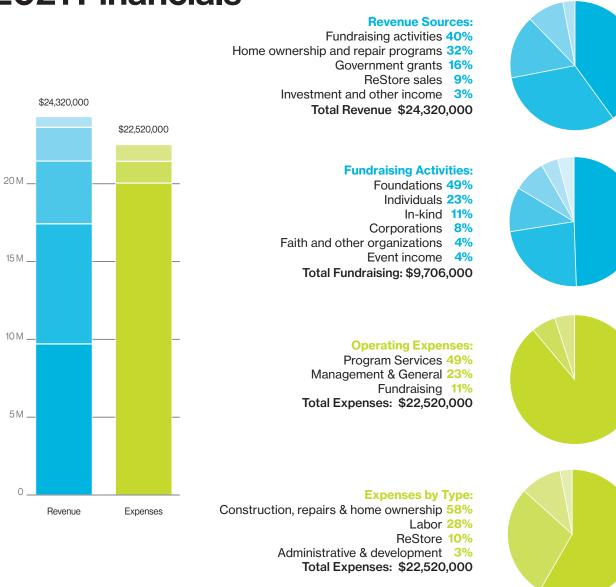
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Highlights Habitat Omaha 2021 Annual Report Leadership

2021 Financials



Financials | Habitat Omaha 2021 Annual Report

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