



Habitat Omaha 101

Building Houses. Building Hope.

What has Habitat done in Omaha, Nebraska?

Habitat for Humanity of Omaha has built or renovated more than 275 homes for local families. Thousands of donors and volunteers have worked together with Habitat partner families to make these homes 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 \$277,000 in property taxes. Through *Sweat Equity* and other programs Habitat of Omaha has also helped educate partner families on what it takes to be successful homeowners.

What are Habitat for Humanity of Omaha's new initiatives?

In 2010, most of Habitat Omaha's new and rehab homes will be Energy Star Certified and we will begin building our first LEED Certified house. These energy-efficient measures will help the environment and reduce overall costs. Another initiative will focus on building homes that match the character of the neighborhoods in which they are built in order to increase neighborhood cohesion and resale value. In order to maintain and improve the community's existing housing stock we have introduced the Roof and Repair Program. We are also expanding our efforts to help those who do not qualify for our program by offering referral resources to denied applicants. Finally, Habitat Omaha is expanding the number and types of courses available to partner families and volunteers to help them become more self-sufficient homeowners.

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 350 hours of *Sweat Equity*, working on Habitat construction sites and attending homeownership workshops. At closing these 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 serves families earning 25-50% 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: Each year 5,000-6,000 volunteers donate their time and skills to Habitat. These volunteers do more than swing a hammer, they perform tasks such as special event support, office assistance and ReStore duties as well as construction.

Partner Families: Because becoming a Habitat 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 of Omaha ReStore?

Since 2000, the Habitat Omaha ReStore, 1003 S. 24th St., has accepted 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 to build additional Habitat homes in the area. In 2009, the Habitat Omaha ReStore diverted more than 1,000 tons of material from the landfill.





Habitat Omaha Myths

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

Fact: Habitat for Humanity *sells* houses, at cost, to qualified low-income families. Buyers sign standard loan documents, contracting to repay Habitat's no-interest loan over 20-30 years in monthly mortgage payments which include an escrow for taxes and insurance. Habitat offers homeownership to families unable to obtain conventional financing and whose incomes are 25-50% of the area median income. Habitat buyers first contribute 350 hours of "Sweat Equity" 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 get Habitat for Humanity of Omaha homes.

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: 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 25% 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: Only 1% of Habitat for Humanity of Omaha's funds come 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 Carter Work Project to help build houses and raise awareness of the need for affordable housing.



Habitat Omaha 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 rehabilitates existing houses
- Will complete 27 new or renovated homes in Omaha in 2010
- Completed 21 homes in 2007, 22 homes in 2008 and 25 homes in 2009
- Serves families whose incomes are 25-50% of the median in the Omaha area
- For purchase, homeowners must work 350 Sweat Equity hours and make a \$500 down payment
- Prepares buyers for homeownership through required training sessions
- 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)
- Uses the cash flow from mortgages to pay administration costs
- Relies on volunteers for much of the construction and renovation
- Employs 28 full and part-time staff members along with AmeriCorps National and VISTA volunteers
- Habitat homeowners paid more than \$277,000 to Douglas County in property taxes in 2009
- Total valuation of Habitat Omaha homeowner properties is more than \$13 million
- The Roof & Repair Program allows non-Habitat homeowners to replace damaged roof and gutter systems by issuing no-interest loans and coordinating contractor work
- Operates a ReStore--a home improvement outlet that sells new and used donated materials at greatly reduced prices
- Used 89% of its budget for program expenses in 2009, because of ReStore sales and homeowner payments, 100% of donor dollars were applied to program expenses
- Donations of land, houses, funds and building materials are needed



Trained staff supervise house 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 Web site.



habitatomaha.org

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