

Habitat Omaha 101

Building community through homeownership.

What has Habitat done in Omaha, Nebraska?

Habitat for Humanity of Omaha has built or renovated more than 300 homes for local families. Thousands of donors and volunteers have worked together with Habitat Omaha 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 \$266,000 in property taxes. Since its inception in 2008, Habitat Omaha's Roof and Repair Program has serviced 82 projects helping families make affordable exterior repairs to their homes. Through *Sweat Equity* and other programs Habitat of Omaha helps educate partner families on what it takes to be successful homeowners.

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

In 2011, all of Habitat Omaha's new homes will be ENERGY STAR® Certified and we will complete 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. 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 Omaha 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 Omaha 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 7,000 volunteers donate their time and skills to Habitat Omaha. These volunteers do more than swing a hammer, they also help with special events, office assistance, Habitat Omaha ReStore duties and much more.

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 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. The Habitat Omaha ReStore has diverted more than 3,700 tons of material from the landfill since 2006.

