

# Habitat Omaha Myths

*Building community through homeownership.*

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

**Fact:** Habitat for Humanity of Omaha *sells* houses, at cost, to qualified low-income families. Buyers sign standard loan documents, contracting to repay Habitat Omaha's no-interest 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 25-50% of the area median income. Habitat Omaha 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 become Habitat for Humanity of Omaha homeowners.**

**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: 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 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 & Rosalynn Carter Work Project to help build houses and raise awareness of the need for affordable housing.

