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Habitat for Humanity®

HOME.

Winter • 2018



A helping hand: The process behind owning a Tulsa Habitat home

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Tulsa
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A message from the Executive Director

Holidays are a time of reflection and a time to be thankful.

In 2015, Tulsa Habitat took a critical look at its operations with the goal of improving our services and ultimately providing affordable housing solutions to a greater number of Tulsans. Since the adoption of our new strategic focus, 65 Tulsa families have become homeowners through our program and 126 children have a safe and secure place to call home.

The impact of our work is clearly visible throughout the historic Kendall Whittier neighborhood, but what's even more valuable is what you can't see: the impact the work has on lives and spirits. This is particularly true for the youngest people we serve. For instance, numerous studies indicate that children in stable, affordable housing have dramatically better educational and health outcomes. They are less likely to suffer from abuse or be the victim of a crime, and they are less likely to live in poverty as adults.

This year has been pivotal in establishing our vision for the future. We've revamped the mortgages we offer to homeowners. We expanded funding sources by establishing relationships with more corporate, foundation and individual donors and launched Rock the House, which immediately became one of the biggest and best charitable events in town. We've also fine-tuned our retail operations to generate more revenue. In 2019, you will begin to see these changes in action in the form of a significant and steady increase in the number of homes we build each year and the number of lives we help change.

Of course none of this would be possible without our extended Tulsa Habitat family, from those who give generous financial gifts to those who logged more than 18,000 volunteer hours this year. Thank you for investing in Tulsa Habitat and investing in hope. To give you some perspective on the dividends your investments returns, I leave you with the words of one of our newest homeowners:

"I partnered with Tulsa Habitat to make a better life for myself and my son, Robert. I think living in a house will give him a place to call home. I am grateful because it's something I never had growing up. - Tamica Morrison

Merry Christmas, Happy Holidays and a joyous New Year,

Cameron Walker
President and CEO
Tulsa Habitat for Humanity

P.S. You can help make our end of year campaign even better by making a tax-deductible contribution. You'll find a convenient donation envelope in this newsletter, and you may donate anytime at tulсахabitat.org.

A HELPING HAND

Tulsa Habitat is a critical link for those left out of the traditional housing market.

By Jami Mattox

Anyone who has ever purchased a home knows it can be an intimidating process of applications, credit scores, income requirements and approvals. On top of that, you must have enough money saved for a down payment, closing costs and other fees. For low-income families, each item on this checklist can become a barrier. If even one of those pieces doesn't fall into place, they are shut out of the traditional housing market.

Tulsa Habitat for Humanity (THFH) has helped more than 425 families become homeowners. Most of these families were caught in a cycle of paying in excess of 50 percent of their income on rent; making saving for a down payment a difficult proposition. Most had household incomes that didn't meet the threshold for a traditional home mortgage. Some had never utilized credit or even had a bank account and thus had a low credit score. Not many lenders are willing to take a risk on this type of borrower, but Tulsa Habitat has a proven model that allows these hard-working folks to purchase a home of their own.

Step By Step

While the steps have changed through the years, these days potential clients begin their journey with THFH by attending an orientation session. THFH Client Support

Manager Lora Bettinger, says she recommends that families interested in the program come to a meeting so they can find out how the process works and if THFH would be a good fit in their path to home ownership.

From there, applicants submit an intake form and a free credit report. The next step is to meet with a housing counselor, at which time they will bring the past two years of tax returns and pay stubs. These documents give the housing counselors a better picture of whether or not the potential client meets income standards and if they will need credit counseling to raise their score.

The hard work begins next. Approved applicants begin working volunteer "sweat equity" hours and attend money management classes. For those needing to raise credit scores or lower their debt, housing counselor Berny Harmon says they can still work on sweat equity hours and attend classes while they resolve their issues.

"Working the sweat equity hours is a way to keep them motivated to continue to work through their credit issues," she says. "It reminds them of why they're doing it."

Required hours vary from 250 for new construction to 150 for remodeled homes. Most homeowners complete

their hours at THFH's ReStore and ReStore Rack, although the final 50 hours must be spent working on their own home.

The entire process, from application to home dedication, can take anywhere from six months to two years, though Harmon says the typical homeowner takes between 12 and 18 months.

Embrace The Process

Patrick Jones knows to never judge a book by its cover. As a case manager and recovery support specialist at CREOKS, a behavioral health organization; it's a life motto for Jones and a phrase he imparts upon his clients.

Jones is in the beginning stages of home ownership through THFH. He has completed about half of his sweat equity hours through financial classes with Tulsa Housing Partners and working at ReStore and ReStore Rack. He's even learned how to make repairs to small items.

These necessary and pragmatic steps are bringing Jones closer to his goal of home ownership. He will soon begin graduate school at OU-Tulsa studying clinical and mental health counseling, and he views owning a home as a responsible next step in his life. He says the process of going through the THFH program has taught him a lot about himself and how he views those around him.

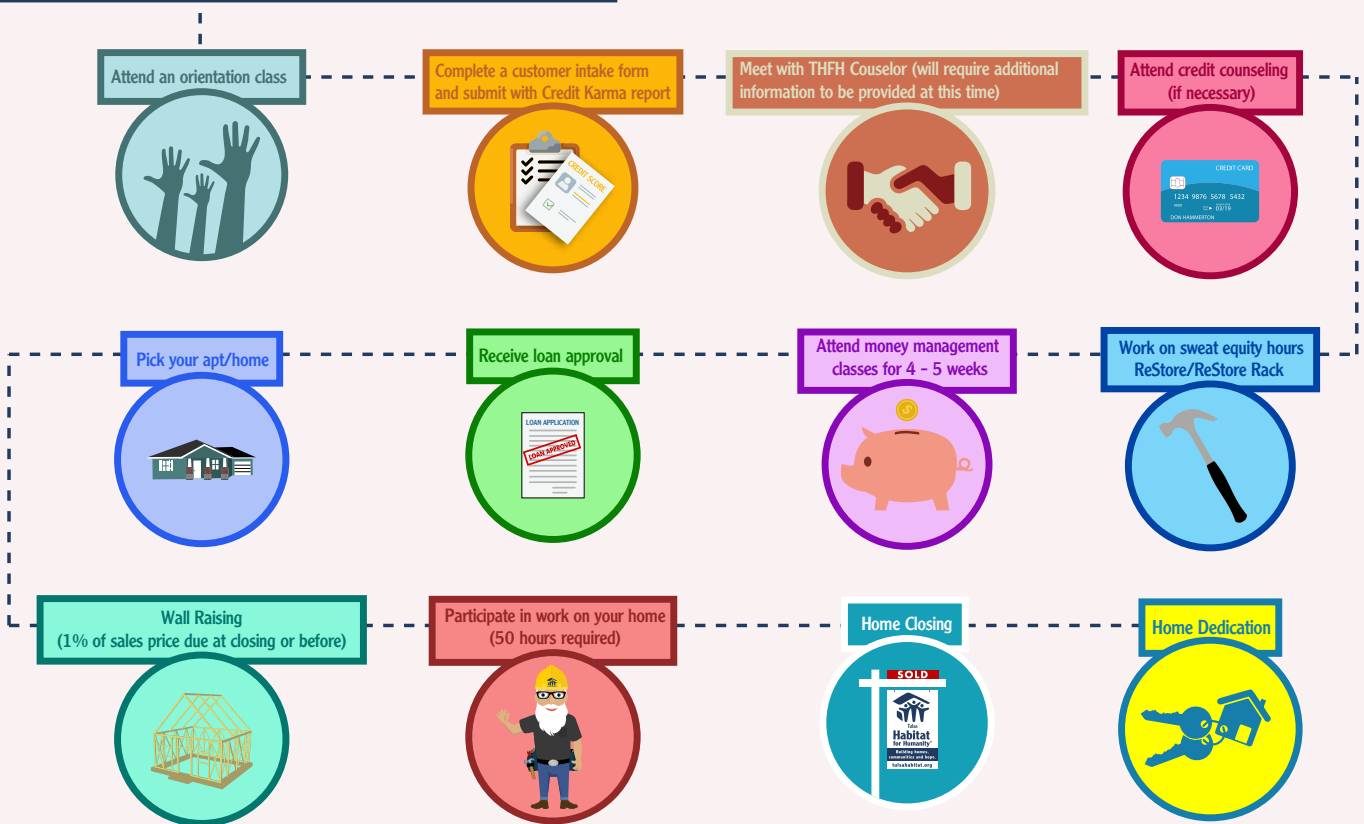


Patrick Jones (L) meets with THFH's Client Services Manager, Lora Bettinger.

"The mentality I've had to take is that nothing is guaranteed until the completion of the process," he says of his future home. "It's a process, and I've had to embrace the process. I've learned about people in this experience. For someone like myself, who's trying to grow and learn in terms of understanding people, this has been a great social experience for me. It's taught me about community." It's been a humbling experience and among the most rewarding of his life, according to Jones. He has realized that a house constructed by THFH is more than just a structure; it's the result of people coming together to help others. It's all the moving parts, moving with one goal in mind. "It's necessary to understand each element that goes into a Habitat house," he says. "There's more than just filling out an application and moving furniture. It's getting to know people who have dedicated their lives to Habitat and knowing lives have been affected by Habitat."

"Habitat for Humanity employs a philosophy of work

Tulsa Habitat for Humanity® The Path to Homeownership





(Above:) Tamica and her son Robert, standing in front of their new Tulsa Habitat home. (Below:) Tamica helps raise the walls on her future home.

“People value things more when they have worked for it...”

in everything it does. We like to think we are providing families with an opportunity for a ‘hand up’ and not a ‘hand out,’” says Tulsa Habitat CEO Cameron Walker. “People value things more when they have worked for it, and, in our case, they also learn how much time, effort and money goes into constructing their new home. Ultimately, our desire is to see Habitat homeowners invite their friends, family and colleagues into the program and work alongside others on their way to owning their own home.”

Jones has already realized the value of THFH’s ‘hand-up’ approach. His experience in the THFH homeownership process has reached into his professional life, affecting his relationships with CREOKS clients.

“I help people find homes as a case manager,” he says. “I understand that process, and I am in the middle of that process. I’m constantly helping people problem-solve and evaluate different factors involved in finding a place to live. I look at the families that Habitat has helped and how that plays a big role in their lives... There’s a lot that I have been taught through this experience.”

For My Son

In July 2017, Tamica Morrison had left a relationship and was living in a small, one-bedroom apartment with her toddler son, Robert. It was cramped. She wanted better for herself and for her son.

After a friend mentioned Tulsa Habitat to Morrison and she applied, her approval process took only two days. She was eager to begin her path to home ownership and to complete her sweat equity hours. Morrison would leave her job at Enterprise at 5 o’clock and head straight to the ReStore a few nights each week. She helped put down floors and paint the exterior of her home. She puttied nail holes, cleaned up around the worksite and did anything else that was asked of her. She has enjoyed watching her house take shape.



“When you have to put the work in, it makes you appreciate the house that much more,” says Morrison, who moved into her home earlier this year. “I would have never been able to own a home the conventional way,” she says. “It’s hard to save money for a down payment when you’re paying high rent and also taking care of a child. Owning my own home is also something I want for my son which I didn’t have as a kid.”

Children are shown to be the biggest beneficiaries of stable housing, Walker says. Multiple studies have demonstrated a link between stable housing and lower rates of childhood illnesses and higher academic outcomes.

“Stable housing can have a profound impact on the trajectory of a family,” says Walker. “When a family isn’t worried about where they are going to sleep at night, priorities can shift and families can focus on improving themselves. It’s such a basic concept, but I’m convinced that stable housing inside the context of a greater redevelopment effort can help transform communities.”

An Affordable Solution

Salvador Castaneda and his family have lived in and loved their home since 2014. Castaneda and his wife keep their home very clean and “as nice as we can,” he says, because they consider their home a tool to tell others about THFH.

“When people come over they all say, ‘Wow, your house is very nice.’ We tell them how inexpensive it is; how energy efficient the house is; and how inexpensive our bills are,” he says. “Everyone is always impressed.”

When Castaneda came to THFH in 2013, he was tired of hearing neighbors all around him, of fighting for parking spots, of doing laundry in a laundromat. But he needed an affordable solution.

“Habitat for Humanity is a good fit for my family because it makes it affordable, and the houses are really nice. It is a decent living that we couldn’t have been able to afford otherwise,” he says. “Habitat for Humanity is generally known for building homes with volunteers, but it’s so much more than that,” Walker says. “The challenge for most people living at or below the poverty line is the ability to access credit.”

“Habitat represents an opportunity to set people up for success, not failure.”

Castaneda’s story is one very familiar to others who are stuck in the revolving carousel of renting. Rents rise and the family is squeezed out and into another property until that rent becomes too much; it’s a cycle that housing counselors at THFH are familiar with. “You have folks living in these rent houses, and if the



Erica and her twin girls at their wall raising with volunteers from the home sponsor, Hilti.

roof leaks, if the plumbing is clogged, they’re afraid to ask the landlord to fix it because they’re afraid of recourse, even though they’re paying outrageous sums of rent,” says Bettinger.

Owning allows families to breathe a sigh of relief and focus on other aspects of their lives. It represents security. “We do not have to worry about our rent increasing every time our lease expires, or management changing and having to deal with drastic changes,” says Castaneda.

The Future

Tulsa Habitat has provided residents with affordable housing solutions for 30 years; however, THFH Vice President of Housing Vickie Jordan points out that those solutions continue to evolve in order to keep up with the changing face of the city’s vulnerable housing population.

“Regardless of whether they’re making more money, things are more expensive. You’ve got teachers, firefighters and public servants whose incomes fall within range of who we can help,” she says. “If you look at the true definition of affordable housing, it’s 30 percent of your income. There’s a housing study that shows the majority of people cost-burdened are renters. They wind up paying more than 30 percent in rent. As a homeowner, it increases your stability, your opportunity to invest in and build a future.” “Habitat represents an opportunity to set people up for success, not failure,” Harmon adds.

As Patrick Jones continues on his journey of home ownership through Tulsa Habitat, he is very aware that his life is impacted by the organization. One day, he says, he wants to be the one offering a ‘hand up.’ “I hope to always help out this organization. I would like to be part of someone’s journey,” he says. “Everyone has their own story of resilience, and Habitat is part of my story. This is me finding more opportunity and hope in life and continuing to move forward.” 🏠



From our families to yours

MERRY CHRISTMAS & HAPPY HOLIDAYS

If you would like to make a tax-deductible donation to Tulsa Habitat for Humanity, visit tulсахabitat.org or mail your contribution in the enclosed envelope. Help us reach our year-end goal and donate before December 31, 2018.

We appreciate your continued support.





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