



# New Orleans Area Habitat for Humanity Impact Report

DECEMBER 2014

Dear Friends,

**You have done so much for New Orleans.**

Your contributions of time, resources, and advocacy in 2014 have enabled our affiliate to facilitate the dreams of hard working local families and to continue the steady recovery of the New Orleans area. As we reflect on the year behind us, we would be pleased to share with you a few of its highlights as well as our gratitude.

## The Middlebush Family

Living in a two room shotgun house with three girls, Chase and Lindsey found they hadn't room to meet the needs of their growing family. They struggled to find the right solution. They wanted a yard where their children (and pets) could play and a space they could make their own. They wanted an affordable solution in a neighborhood that was right for them.

"It hasn't been an easy road, but amazing opportunities never are. Not only will this partnership greatly improve our quality of life, but it also gives us a chance for independence."



**Lindsey Middlebush**

Their entire family worked together to make their dream of homeownership possible. Their dedication ceremony was held in early June, and as Chase thanked the gathered volunteers and staff, it was clear he understood the full impact of the occasion as he sought the words to express his gratitude.

The home had more than financial significance to their family. The fenced-in yard is a safe spot for their children. There's more privacy in their home now, and more space, creating a less stressful atmosphere, and the extra space provides for a communal area for family gatherings, whether big events like holidays or every day meals. The combined benefits of safety, comfort, and togetherness mean this is truly a home for them.

**"Before becoming a Habitat partner family, life was just a series of unanswered questions. Questions like where are we going to move to? Or can we stay in the neighborhood we love but might not be able to afford anymore? Can we even purchase a home of our own?"**

**- Lindsey Middlebush,  
NOAHH Homeowner**



## Habi-facts

Since January 2014, New Orleans Area Habitat for Humanity (NOAHH) has built **16 new homes** for our partner families, and at present, **8 more** are under construction.

In November of 2013, we dedicated our **500th home** since this affiliate began in 1983. This milestone was honored by an official point of order by the New Orleans City Council, celebrating our **30 years of service** to the city.

Our “A Brush With Kindness” program completed **37 exterior improvement projects**, helping homeowners in need repair their homes.

NOAHH has also completed **one rehab** and **4 weatherization projects**, and **two more rehabs** are underway.

We have **34 lots** in our Habitat Urban Gardens Initiative (including six new partners) **fighting blight** and providing neighborhoods and local businesses with **access to fresh produce**.

In **spring of 2014**, **1,300 students** volunteered with NOAHH in lieu of traditional spring break activities, and on three Fridays in March, they joined us for our “Attack the Block” program, clearing **127 tires**, **685 bags of trash**, **96 front lots**, and **60 storm drains**.

In total, NOAHH hosted over **7,500 volunteers** from **January 2014** to **December 2014**.



These programs are all part of NOAHH’s mission to combat poverty housing, and their impact extends beyond the families involved. Whether it is by guiding a family to the stability and safety of homeownership or by enabling homeowners to reclaim their homes through repair and improvements, whether by making efficient use of available green space, or by fighting blight through neighborhood revitalization, these programs address issues created by and causing poverty housing in communities throughout New Orleans.



The sight of new construction has long been seen to inspire more new construction in areas affected by blight, poverty, and disaster. Crime in these areas goes down, and test scores go up, as stability brings comfort, which allows for focus and discipline in the families living there. Repairing existing homes and installing fresh gardens amplifies this

impact, creating not just a stable home, but a stable community. Beyond these benefits, there is also the economic impact thousands of volunteers and dozens of new homeowners bring to these neighborhoods.

## Schelita Butler

On a recent ABWK build, NOAHH volunteers and AmeriCorps had the pleasure of meeting Schelita Butler, a Central City homeowner whose house they helped repair with some exterior painting and the replacement of a gate and gutters. During the build, she surprised them with a cooked lunch, building a connection to the staff and volunteers that drove home the meaning and impact of the ABWK program.

“I cooked red beans with pig tails, smoked sausage, and rice, with toast bread and butter and cold drinks. I figured I should give back,” Butler said. “It was a blessing to me, and this was how I blessed them back. I couldn’t bless them moneywise, but I could give them lunch. There were volunteers at the house around the corner, too, and I invited them all. It truly has been a blessing. It’s beautiful work and beautiful people.”

AmeriCorps member Kate Lemly remarked that it showed her the true impact of her service.

“I loved working for Ms. Schelita,” Lemly said. “Working with her reinforced my understanding and appreciation for what ABWK does and how important it is in this community... It feels great to know that we are helping a major connector within the community as well as someone

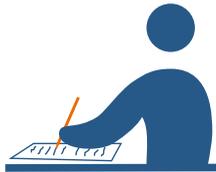
who is so dedicated to helping others herself. After this project, I feel more connected to and invested in continuing to better the New Orleans community.”



Schelita Butler

You may have wondered how the affiliate selects our partner families. Follow the steps below to understand NOAHH's homeownership program, including how families qualify and what is required of them to complete the process.

# Homebuyers Program Timeline



## STEP 1: INTAKE

At the intake meeting, the candidate fills out the intake form and a credit check is administered. If basic financial requirements are met, client moves to step 2.

Candidates bring proof of income (pay stub, award letter, etc.) and a money order.

## STEP 2: ASSESSMENT/ HOME VISIT



Habitat staff members will visit the applicant's current residence to assess the need for shelter and further discuss program. If requirements are met, client moves to step 3.

Loan application- banks statements, paystubs, tax returns etc. are required to complete application and present it for approval.



## STEP 3: FAMILY SELECTION COMMITTEE

The family selection committee chooses homeowners based on their level of need, willingness to become partners, and their ability to repay the loan. If requirements are met, client moves to step 4.

## STEP 4: SWEAT EQUITY, FINANCIAL EDUCATION & ESCROW SAVINGS



Sweat Equity - Instead of charging a cash down payment for the houses we build, NOAHH expects the applicants to contribute time and labor to building his or her own home. NOAHH has a 350-Hour Sweat Equity Requirement. The client can bring up to 3 people to help with hours each work day. While children are not allowed on the worksite during construction, kids' grades can count for up to 25 hours. Financial Education courses account for 30 additional hours.

Escrow savings - All partner families are required to pay into an escrow savings account during the period they are working toward their sweat equity. Escrow is a standard payment for all homeowners and is the payment in advance for the insurance that protects the home. This amounts to approximately \$2,700 per year, and client is always paying for the year ahead.



## STEP 5: HOMEBUILDING & CLOSING

Homebuilding commences after 100 hours of sweat equity have been completed. Generally, a Habitat home is completed and certificate of occupancy issued between 12-16 weeks after start date. Clients may move in to the home when they have completed all requirements. A zero-interest mortgage loan is made upon closing and repayment begins at move-in. Combined with the mortgage payment, this brings the monthly cost of a Habitat home to approximately \$500-600 depending on length of mortgage.

## STEP 6: HOME DEDICATION



A ceremony is held to dedicate the completed home to our partner family and welcome them to homeownership.

# The Gap Between Affordability and Market Reality

There is a divide between the median cost of a home and the average income of working families that makes homeownership unattainable for a significant portion of the New Orleans population. It's only through your support that the NOAHH program can bridge that gap through 0% interest mortgages and volunteer labor, and thus make safe, affordable housing a reality for our partner families.

The following chart illustrates the gap with data taken from the National Housing Conference. To see what these figures would look like in your area, visit <http://www.nhc.org/chp/p2p/>



Our coming year will bring major events to our affiliate. As you know, 2015 will mark the 10th anniversary of Hurricane Katrina. NOAHH plans to recognize this milestone in the city's recovery through active service and hard work. To kick off our commemorative events, we will be hosting the 2015 AmeriCorps Build-a-Thon, a 10-home, two week blitz build that will bring together 600 current AmeriCorps volunteers and AmeriCorps alumni from around the country. From May 16 to 30, they will converge on America Street in New Orleans East, a section of the Ninth Ward severely damaged by the storm and levee failures of 2005, to build homes and engage the surrounding neighborhood. With this event as our centerpiece, we will recognize the losses and tribulations brought by the storm while celebrating the spirit of community that was galvanized by the tragedy, as well as the rebuilding efforts that have brought us so far.



As we look ahead to brighter days and greater triumphs, we invite you to continue to be a part of our ongoing dialogue on how best to mark a decade of challenges and hope. We are eager to know what inspired your support of NOAHH, what you are interested in hearing and seeing from us in the coming

year, and, especially, your stories from the last 10 years. If you wish to participate in our year of remembrance, please, send your thoughts, stories, and feedback to our Director of Advancement, Marguerite Oestreicher, by emailing [marguerite@habitat-nola.org](mailto:marguerite@habitat-nola.org).

Since Hurricane Katrina, NOAHH, along with over 150,000 volunteers who donated over 2.7 million hours of service, has helped over 400 families achieve the dream of homeownership. Without your generosity and compassion, their bravery and determination to rise above misfortune and hardship might have gone unrewarded. On behalf of our partner families, whose lives you have transformed, and all of the board and staff at NOAHH, we extend our most heartfelt gratitude to you and everyone who kept the New Orleans area in their hearts through the darkest hours and trials of rebuilding.

Thank you,

Jim Pate  
Executive Director  
New Orleans Area Habitat for Humanity



Jim Pate

**Your donations of furniture and building materials have diverted over a million pounds of materials from landfills each year, and since we moved our ReStore in 2013 to 2900 Elysian Fields, our profits have built 8.5 new homes for our partner families! Thank you for the tremendous impact you've had on our community!**

**To receive the ReStore updates and specials, visit [nola-restore.org](http://nola-restore.org) and click "Stay connected" to sign up.**





## Susan Shipley: Why I'm Giving

Like many who have visited New Orleans over the years, the city attracted Susan Shipley with stories of hot jazz and great meals at well-known landmarks (especially Antoine's). Her experiences in New Orleans left a bond with the culture here, leading her to become part of a dedicated population that has made New Orleans the second home of their heart. During a tour of the city after the storm, a tour guide named Sylvester explained the wide-ranging issues influencing the area's recovery.

"His passionate narration was a real motivator for me," Shipley said. "I decided then and there I could return some of the kindness New Orleans had always bestowed upon me and help contribute to bringing back people who wanted to return. So that is how, at age 60, I came to hammer my first nail into my first Habitat home build on Louisiana. The joy was feeling 'This nail is FOREVER. No storm will take this house or the family who lives here.'"

Her connection to New Orleans has instilled a feeling of affection and devotion. Contributing to rebuilding efforts has had such an impact on her that she not only continues to volunteer when she is in town, but she has also decided to include NOAHH in her will. During her volunteer efforts, she has befriended NOAHH staff, partner families, fellow volunteers, and neighbors near the build sites, and she continues to find ways to support NOAHH's mission. She has left her mark on the city, and NOAHH is extremely grateful for her support.

"New Orleans Area Habitat for Humanity continues to convert discouragement into hope and empowerment for New Orleanians and volunteers alike," she said, "with its work healing body, mind, and spirit of everyone it touches."

To learn about planned giving, contact Marguerite Oestreich at (504)609-3335.

**NOAHH extends our warmest gratitude to our volunteers. Your time and hard work is a crucial part of making our homes affordable. We welcome your support and invite you and your friends and family to join us as we continue our fight against poverty housing. Contact [averys@habitat-nola.org](mailto:averys@habitat-nola.org) to sign up!**



**Susan Shipley**