

Tulsa
Habitat for Humanity®

HOME.

Issue 3 • 2017



**Myth
Busting**
with
Builder Dave

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2017 - 2018

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A message from the Executive Director

As the hot summer nights lose their lusty grip and we turn the corner to fall, I find it hard not to look forward. Something about this time of year, whether it's the upcoming holidays, the autumnal feel, or simply the impending lack of days and weeks left in the calendar, seems to have a gravity that pulls us. This year is no different. But what I want to do before we look ahead is take a look over our shoulder and give a proper "Thank You" to the men and women of our construction team for their efforts this past summer.

You wouldn't have known it by any measurable stat, but our construction team functioned most of the summer down several key employees. Despite vacations and summer schedules, our staff found a way to meet their deadlines and keep delivering quality builds to those in need in the Tulsa area. It took a lot of extra work on this department and I want to acknowledge how grateful the rest of the organization is for their efforts. We are a lot of things here at Tulsa Habitat: We are a non-profit, we are retail stores, we are lienholders, we are a cabinet shop, we are a development, marketing and administrative staff, etc. But first and foremost, we are homebuilders.

Without the commitment of these staff members, we would have underserved our primary goal. I'm proud of our construction staff for making certain that we delivered on our promises to our deserving new homeowners.

Now, back to the part about looking forward. As we move through the end of the year towards our large giving campaigns, I ask all of you reading this issue to help me educate those around us to our mission.

You'll notice the theme of this issue is "Myth Busting". I urge all of you to read and learn (and pass on to your friends and colleagues) the information contained in our cover story. The public is familiar with WHAT we do. Help us to educate them about HOW and WHY we do what we do. In a day and age where there are so many places for a donor to give their dollar, it's important for us to be enlightened advocates of our organization. These things make a difference in the minds of potential donors and we are proud of what we do and the reasons and manners in which we do them. Please help us spread the good news.

Cameron Walker
Executive Director

3 WAYS 2 HELP



Donate

Your generosity makes the work of Tulsa Habitat for Humanity possible. You are the key to opening doors and improving lives of more families in our community. To make a donation or learn more, visit tulсахabitat.org.



Volunteer

Volunteers are the heart and soul of Tulsa Habitat for Humanity. Whether you're an individual, corporate team, community/faith-based group or just a group of friends, there are many different ways for you to volunteer. Please visit tulсахabitat.org/volunteer.



Advocate

Tell your friends, family and coworkers about our collective vision for a world where everyone has a quality, affordable place to live. If you'd like to schedule a speaker to talk to a group, contact Cheryl at ckane@tulсахabitat.org.



Pedal Carry

CYNERGY HURT LAND

November 12, 2017 • Owen Park, Tulsa

Tulsa Habitat for Humanity is excited to partner with Cyntergy Hurtland for the first Cyntergy Hurtland Team Relay, but we need your help.

Hurtland is a weekend of competitive Cyclocross racing, brought to you by the same folks who produce the incredibly popular Tulsa Tough races each June.

If you're not familiar with Cyclocross, it's a distinct type of internationally competitive, cross-country bike racing on a variety of terrains, including hills, grass, dirt and various obstacles. Some have described it as a steeplechase or Warrior Dash with a bicycle, and it's a whole lot of fun.

This year, we're inviting amateur (or first-time) cyclists to compete in the Team Relay (4 person team, each member covers just less than a mile of the relay) while helping to raise funds for Tulsa Habitat's Village at Whittier Heights development.

For more information or to sign up a team contact Thomas Golden: tgolden@tulahabitat.org or visit www.tulahabitat.org/events



Conquer

HURLANDUSA.COM



Myth Busting

with Builder Dave



“One of the best things about being part of an organization like Habitat for Humanity is its immediate brand recognition. The mere mention of our organization’s name conjures up social responsibility, benevolence and the kind of immediate understanding that most non-profit organizations work for decades to achieve. The downside of this kind of automatic recognition is that people are certain that they know who we are and what we do. For the most part, this works to our advantage. We are rightly viewed as an organization that helps to improve lives and communities where we work. But, this type of knowledge also comes with some built-in misconceptions that are rarely reexamined.

People have many ideas about Habitat for Humanity that are not true. Some of these misconceptions create wariness of Habitat’s program for home ownership. However, when people know the facts, any apprehension or reluctance usually transforms into support and goodwill. Below are answers to some frequent misconceptions about Habitat:”

MYTH: Habitat for Humanity gives away homes.

FACT: Habitat for Humanity builds houses to help those in need of affordable homes and then sells the houses to the participating homeowner. Because of Habitat’s no-profit, low-interest loans, and because houses are built principally by volunteers, mortgage payments are affordable for those unable to obtain conventional financing for a home. Habitat homeowners typically earn incomes that are 30-50 percent of the median income in the area. They are required to invest an average 300-500 hours of “sweat equity” – which is time spent building their own home or other Habitat homes. Once they close on their home, they pay a mortgage like other homeowners do.

MYTH: All Habitat homeowners are on some form of public assistance.

FACT: While some do receive public assistance, most homeowners work at low-wage jobs and need an affordable mortgage payment. Habitat for Humanity works in good faith with people who often are at risk in society, knowing that owning a home is not the answer to every problem, but can be an important step – often the first step – toward helping people break out of the cycle of poverty.

MYTH: You have to be a Christian to become a Habitat homeowner.

FACT: Habitat for Humanity is an Ecumenical Christian Non-Profit. Homeowners are chosen without regard to creed, and, in keeping with legal requirements. Habitat believes that God’s love extends to all – regardless of race, creed or nationality. We also welcome volunteers from all faiths – or no faith – who can actively embrace Habitat’s goal of eliminating poverty housing from the world.



Teacher and Tulsa Habitat Homeowner Randi Cowen in her 2nd grade classroom.



MYTH: Habitat houses lower neighborhood property values.

FACT: Many studies of low-cost housing show that affordable housing has no adverse effect on other neighborhood property values. In fact, Habitat for Humanity believes its approach to affordable housing can improve neighborhoods and communities by strengthening community spirit; increasing the tax base; and building better citizens through the cooperative efforts involved in Habitat construction.

MYTH: Habitat for Humanity was started by former U.S. President Jimmy Carter.

FACT: Habitat for Humanity International was started in Americus, GA, in 1976 by Millard Fuller along with his wife Linda. Former U.S. President Jimmy Carter and his wife Rosalynn (whose home in Plains is just eight miles from Americus) are longtime Habitat supporters and volunteers who help bring national and international attention to the organization's house-building work. They annually lead the Jimmy Carter Work Project to help raise not only houses, but also awareness of the need for affordable housing. Since Carter's first work project in 1984, more than 1,000 houses have been built in conjunction with the special work project.



Tulsa Habitat Homeowner, Gin Mung and his daughters.

MYTH: Habitat homeowners sell their houses and make a large profit because of the original low cost.

*FACT: Habitat Founder and former President Millard Fuller addresses this issue in *A Simple, Decent Place to Live: The Building Realization of Habitat for Humanity* (Word Publishing, 1995): "In the two decades of Habitat for Humanity...we have had no history of people selling their houses. Why? Because it's so hard for these families to get the houses in the first place. It's like an impossible dream come true. The fact that they can make a profit is not even an issue because they realize that if they sell it they won't have a house anymore. And they wouldn't be able to make payments the way the world would demand on a new one, since the bank or someone else attempting to make a big profit would now be the lender." First buy-back option clauses that many affiliates put into their agreement with homeowners, help alleviate concerns that some people may have regarding the resale of houses.*



Whirlpool Volunteers building a Tulsa Habitat Home that they fully sponsored.



MYTH: Habitat for Humanity builds only in cities (or) Habitat for Humanity builds only in rural areas.

FACT: Habitat – through local affiliates – is at work in large cities and small; in suburbs and rural areas; in highly developed countries and in those with emerging economies. Because poverty housing is so widespread, Habitat’s work goes on 365 days a year in hundreds of locations throughout the United States and around the globe. A Habitat house is built somewhere in the world about every 45 minutes.

MYTH: Habitat for Humanity is an arm of the government.

FACT: Habitat for Humanity International is an independent, nonprofit, ecumenical Christian housing ministry. It is not an arm of the government, nor an arm of any particular church denomination. Habitat does accept government grants and funds for the acquisition of land or houses in need of rehabilitation. Habitat also accepts government funds for streets, utilities and administrative expenses, so long as the funds have no strings attached. 🏠

MYTH: Affordable housing is such a large problem that it can never be solved.

FACT: Habitat believes that by continuing to build houses with those in need, by working with other committed groups, and by putting the issue of affordable housing on the hearts and minds of compassionate people everywhere, the problem can be solved. One of its initiatives, in fact, is a project to prove just that. Habitat, along with local groups, organized the Sumter County Initiative seven years ago with the goal of eliminating all substandard housing from Sumter County, GA, (where HFHI’s headquarters office is located) by the end of 2000. Meeting that goal is now a reality, and Habitat affiliates elsewhere are urged to set a target date for wiping out substandard housing in their communities.



COME JOIN US!



Tulsa

Habitat for Humanity®

Customer & Volunteer Appreciation Day

When: Saturday, October 21

11 a.m. – 1 p.m.

ReStore
1112 S. Memorial Dr.

ReStore
1234 S. Norwood Ave.

We appreciate you and your donations:

Rack: Bring a bag of gently used clothing and/or small household goods and get 25% off your next visit

Restore: Donate furniture, household appliances and home goods and get 25% off your next visit

(Please call us at 918-359-5555 to pick up larger items at no cost to you)

Savings 25% Off Storewide*



Free Hot Dogs!
Free Balloons!
Prizes every 15 minutes!

*Discounts good on donated items only. May not be combined with any other offers. Some exclusions apply.



Bought and paid for: Douglas, Bobbie and their granddaughter Lexie stand in front of their home of 22 years.

Weems Family Pays Off Habitat Home Ahead of Schedule

Douglas Weems and his family aren't the kind of people who meet for coffee in some trendy shop to do an interview. They'd rather invite you to their home.

Located in an up and coming entertainment and arts community in Tulsa (The Pearl District), the Weems' are proud to show off their 4 bedroom home, their landscaping surrounding their quaint front porch and pictures of the six children that they raised in their Habitat home over the years.

Douglas and his wife, Bobbie, ran into difficulty finding shelter for their family when they first arrived in Tulsa. "Nobody wanted to rent a place to us because we had so many kids," Douglas said. "So we lived in the projects at first and that was tough." Seeking security, the Weems found a slightly safer place to live and stumbled upon a pamphlet advertising the benefits of a Tulsa Habitat home. "I thought that might be an option for us," said Douglass, "and I asked my wife to look it over and see if we could do it."

After meeting with Tulsa Habitat representatives and completing the partnership sweat equity service hours, the Weems family began construction on their home. "The whole process took about two years back then," Douglas explained. "The organization just wasn't as big. The Tulsa Habitat office was just a room above a church."

Fast forward 22 years. On a routine visit to Tulsa Habitat offices to pay his mortgage, Douglas got a pleasant surprise – he was just a few dollars away from being paid off. "Whenever I had a little extra money, you know, \$30 or \$40, I would always add it to my mortgage," said Douglas. All that little extra money paid off. It turns out that the Weems's had paid off their home well before the scheduled date of November 2017. In addition to having a little extra pocket change at the beginning of every month, the family has plans for some renovation projects for their home. "We'll probably go to the ReStore and get some fresh paint, and of course, we can't wait for spring to plant more flowers." 🌿

Did you know the Habitat ReStore has a DEconstruction team?

Renovating your kitchen, bath or home? Call the Tulsa Habitat ReStore at 918-359-5555. We'll come remove your cabinets, fixtures, trim, appliances and more, at no charge! With one call, you can have your space ready for your contractor, and donate your old items for a great cause. Old cabinets, fixtures, etc. are resold in our Habitat ReStore, with all the proceeds going towards our mission to build quality affordable homes for Tulsa Families who need them.

Habitat Needs:

- Kitchen and Bathroom Cabinets
- Working Appliances
- Light Fixtures
- Bathroom Vanities

Homeowner Benefits:

- All Donations are Tax Deductible
- Save on Contractor Costs for Labor and Disposal
- Recycle Your Old Fixtures Instead of Filling Up a Landfill
- Resale of your donated items provides funds so we can build homes for families who need them

NEW T THE NEIGHBORH D

If you've ever worked in the Williams Building in downtown Tulsa, there's a pretty good chance you've met Adriaune McIntosh. She's worked in the building's cafeteria and coffee shop since 1999, so her bright smile and cheery personality are familiar to the many regulars who know her by name.

After years of renting, she developed a strong desire to own a home a few years ago. "I wanted stability; a say so in my own life," she says, "and I wanted something to leave to my kids." This desire became all the more urgent when her landlord put the house that she was renting on the market. Adriaune looked into traditional mortgage programs, paid off all her debt and even found a few homes that would suit her family, but the financing never worked out. Then one day she saw a video about Tulsa Habitat's recent 24-Hour Build Home, and she remembered a couple of friends who are Habitat clients. She says Habitat was initially a financial means to an end, but the program has turned out to be so much more. "I appreciate the journey," she says. "I believe you work and you're rewarded."

Adriaune realized her dream in September, when she received the keys to her beautiful new home in the Kendall-Whittier neighborhood. "Owning my first home is like the greatest accomplishment I've done in my life. It was a long journey, I had some ups and downs along the way. Habitat was very supportive," she said. To find out more information about Tulsa Habitat for Humanity visit tulsahabitat.org or contact Cheryl Kane 918-592-4224 ext. 104, ckane@tulsahabitat.org. 



Adriaune McIntosh and her children Lacey (L) and Honesty (R) in front of their new home.

Planning your year end giving?



Tulsa **Habitat for Humanity**[®]

With your financial support, Tulsa Habitat for Humanity families can build strength, stability and independence by building a safe and secure place to call home.

Families who partner with Habitat build their own homes alongside volunteers, pay an affordable mortgage and are grateful for your help.

To donate, please use the envelope enclosed in this newsletter or visit tulсахabitat.org/donate

For more information contact Thomas Golden:
tgolden@tulсахabitat.org • 918-556-4604

Humans of Habitat

SPOTLIGHT



Toby Youngblood
- Lead Pastor -
- Faith Church in Glenpool, OK -

Support for Tulsa Habitat for Humanity comes in the form of monetary donations and volunteers. One of these volunteer groups is Faith Church in Glenpool, OK.

“Several years ago we were approached by a member of our church, Roger Ridgeway, who was involved with Tulsa Habitat for Humanity (THFH). Roger invited me to a breakfast at one of the build sites and introduced me to THFH’s mission and scope of work.

After hearing and experiencing what THFH was doing, we knew immediately that our church wanted to partner with them. We have been teaming up with THFH for several years now and have participated in several builds. We partnered with Habitat because it’s a way to give a “hand up” to families and not just a hand out. THFH does a wonderful job training, teaching and communicating with the families that purchase the home all of the responsibilities and requirements that are expected. We believe in helping people improve their lives and want them all to experience what our American declaration says: the pursuit of happiness. And, we believe that having a place to call your own home is important in that pursuit of happiness.

Every time our Faith Team has an opportunity to participate, we want to be there because not only does it make a positive impact on the family, it also impacts the volunteers, the community, the neighborhoods and the city. Everybody wins, and we like that. It has been said that team work makes the dream work and we believe that - we’ve seen it happen.” 🏠



The discount home improvement and more store.

New and used items including handmade real wood cabinets, paint supplies, tools, furniture, appliances and more.

Shop • Donate • Volunteer

100% of the profits from the ReStore go towards building homes, communities and hope in the Tulsa area
918-359-5555 • Open To The Public • tulsarestore.org



Join Tulsa Habitat's Carpenters Club

When you join Tulsa Habitat for Humanity's Carpenters Club, your monthly contribution of \$10 or more joins the gifts of dozens of other donors to make a huge impact on our community.

\$10 Visit tulahabitat.org/cc for more information.



Two lattes.



Movie ticket.



Lunch for one.



A quality affordable home and the chance for a better future.

Join Tulsa Habitat's Carpenters Club today and enjoy convenient automatic monthly billing, end of year giving statement, invitations to exclusive events, priority volunteer opportunities and other perks throughout the year.