

All cash donations made to Central Oklahoma Habitat for Humanity, unless specifically given for another purpose, go 100% to the direct costs of building homes: materials and necessary contract labor. Volunteers do the rest!

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Central Oklahoma Habitat has constructed more than 330 homes since 1989 and will complete 40 homes in 2005, located in all four quadrants of Oklahoma City, in Spencer, Yukon, El Reno, Mustang, and Guthrie.

Habitat accepts no government funding for construction.

Administration is partially funded by earned income from sales of articles donated to the **Habitat Pick-up Service** (733-0272).

Sales at the **Habitat Renovation Station**, located at 1800 N. Broadway in downtown Oklahoma City, go directly into Habitat's construction budget, funding four to five houses each year.

An ideal resource for professionals or the do-it-yourself-er, the Renovation Station (232-5592) is a discount outlet for construction and remodeling supplies and materials, open to the public, specializing in new, used, and one-of-a-kind items.

Central Oklahoma Habitat for Humanity is part of a world-wide, non-profit, ecumenical Christian housing ministry which **provides zero-interest mortgage loans** to qualified hard-working lower-income families. "Our philosophy is 'a hand up, not a handout,'" says board chairman Ann Felton. "Habitat offers a true partnership arrangement by which families in the lower income ranges can attain their goals of home ownership."

Donations from private individuals, companies, churches, foundations, and civic groups are pooled and used to construct **solid, insulated, energy-efficient homes** that are then sold for the **cost of construction**.

Donated land and volunteers contributing their labor help to keep the house cost down. A new four-bedroom, two-bath home is currently selling for \$63,940*.

To qualify for the Habitat program, applicants must demonstrate a **need** for the Habitat program, the **ability to make a regular monthly mortgage payment** (\$16,000 minimum annual income), and be **willing to partner** with Habitat. Habitat looks for at least one year of stable work history and rent/utility payment history. Credit is reviewed: it does not have to be perfect, but does matter.

No down payment is charged, and **affordable monthly house payments** are based on 20% of the homebuyer's gross monthly income at the time of closing.

All families approved for the Central Oklahoma Habitat program contribute 300 hours of **"sweat equity,"** working on others' homes as well as their own, prior to purchasing their Habitat home.

Mortgage payments go back into Habitat's construction budget to build more homes for more qualified families. This **recycling of funds** is what attracts many people to give to Habitat for Humanity.

*As of: January 1, 2005

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Central Oklahoma Habitat for Humanity

and the

Oklahoma Bar Association



PARTNERS IN NEW HORIZONS

for
Families and Communities

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Visit us at
www.CentralOklahomaHabitat.org

Donors and volunteers are truly the lifeblood of Central Oklahoma Habitat for Humanity.

In the fall of 2005, Central Oklahoma Habitat will build the “Justice House” in partnership with members of the **Oklahoma Bar Association**. With your help, we will partner with a deserving, limited income family working hard to make a better life.

The Oklahoma Bar Association’s partnership will play a critical part in Central Oklahoma Habitat’s ability to achieve its overall goal of building 40 new homes in 2005.



While some 64% of us own our homes in the Oklahoma City metro area, just 7% of those below the poverty level have achieved that goal. No matter how hard they work, the vast majority of these families will not be able to achieve home ownership – *ever* – without the opportunity offered by Central Oklahoma Habitat and all of its supporters.

Quality affordable housing for owner occupants stabilizes and invigorates neighborhoods, and contributes tremendously to the health and vigor of our economy. Neighborhoods that have higher ownership rates are statistically safer, more stable, with higher property values, and less crime.

This quality, energy efficient new home will open the door to a new life of stability and security for its family,

reducing poverty and increasing quality of life, allowing its members to achieve additional life goals beyond those of mere survival and subsistence living.

And, your original investment will continue, as this family pays back the cost of their home for years to come, to help more deserving low income Oklahoma families each year to enter basic new homes, enjoy safer, healthier lives, and realize greater possibilities for their children.

Come and join in the fun and fellowship!



Together we can make simple, decent, affordable housing available to hard-working, limited income Oklahoma families in need!

Reap the benefits of working together to build simple, decent, affordable housing:

- **Team building**
- **Personal satisfaction**
- **Investment in health of community**
- **Better quality of life for families**
- **Safer, more stable neighborhoods**
- **Increased property tax base**
- **Improved area economy**

SPONSORSHIP

Please choose the sponsorship level that fits you best, and send your tax-deductible contribution today directly to: The Justice House, c/o OBA, P.O. Box 53036, Oklahoma City, OK 73152. Make check out to Central OK Habitat for Humanity.

- **Full house – \$65,000, or \$52 per square foot**

\$ 52 Foundation	\$ 500 Builder
104 Framer	1,000 Engineer
156 Carpenter	2,500 Architect
260 Tradesman	5,000 Developer

CONSTRUCTION

- Volunteers will be needed for framing, trusses & decking, sheathing & siding, door & window installation, exterior painting, handing sheet rock, interior painting, landscaping, and *food support!*
- ***No experience necessary!!***
- Sign up will begin soon to work on the home over six weeks beginning September 17 through October 29.



Everyone deserves at least a simple, decent place to live.