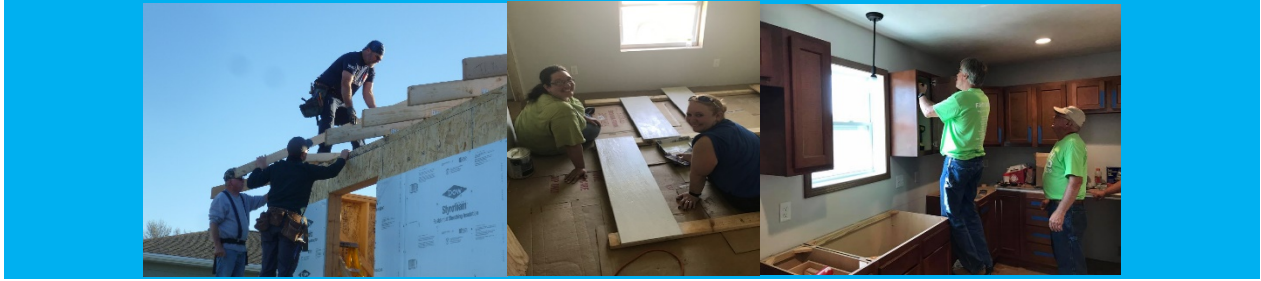


GROWING TOGETHER

Creating homes for more families.





Habitat for Humanity of Columbus, NE appreciates the love, generosity and dedication which volunteers and donors have given to our mission. In grateful anticipation, the Board of Directors are thankful for your consideration of a gift to support our capital campaign. This case study outlines the needs for Habitat’s next steps. Many studies were used to show the need for stable housing and the benefits that are fostered as home stability increases.

\$500,000

EXPANDING OUR OPPORTUNITIES

Habitat for Humanity of Columbus is pleased to announce the launch of our capital campaign to create a place where 18 more families can find an affordable place to call home. The purchase and development of four more acres in southwest Columbus is a perfect opportunity for Habitat to be building homes for up to ten more years. We invite you to help changes lives today.

The infographic features a blue house-shaped graphic on the left containing the text 'EXPANDING OUR OPPORTUNITIES' and a paragraph about the capital campaign. To the right is a green thermometer graphic with the number '\$500,000' at the top.

HOMEOWNER'S STORIES

When Michelle applied for a Habitat home, she was living in a three-bedroom, one-bathroom home with her three children paying an outrageous monthly rent. Having only one bathroom meant that all of them had to share, and the bathroom was substandard at best. The family of four created a bathroom schedule that centered around the timing of the bathroom to drain. The deficient plumbing took hours to rid itself of bathing water. When the bathroom did drain, it was often leaking into the basement. This created an unhealthy abundance of mold for the family already riddled with health and asthma problems to breathe in on a regular basis. Michelle also had such large cracks in her foundation that small trees were growing into the interior of the house, not to mention the rodents and

insects always trying to find a path in to escape the harsh Midwest weather. The utility bills were high for the old house lacking in insulation and quality windows. After partnering with Habitat, Michelle and her family finally had a place to call home that was safe, energy efficient and reliable in all types of weather and situations. Their new Habitat house gives them all more privacy, usable bathroom facilities, and Michelle no longer worries about her house burning down around them due to faulty wiring. Michelle, and her teenage children, are proud that they helped build their own home with more than 200 hours of sweat equity provided alongside the nearly 300 volunteers who helped them create their forever home.

“I am happy to report that my children’s lives are greatly improved. Dan would not sleep in his own room. He has slept soundly since the first night. Dan also has improved in school. He is not worried about being home alone. My girls are sleeping easier. They are not worried if the landlord is going to fix something, so their stuff is not going to be damaged by critters or water or fire. I am more relaxed, there is a burden that has been lifted. There is a peace at home that has not been felt before, and I contribute this to the stability that our own home has offered us.” – Michelle, homeowner for one year.



HABITAT'S LOCAL IMPACT

Imagine... having to choose between a safe place to live or buying food, making necessary home repairs or paying for prescription medications.



For many families, due to no fault of their own, these are their daily struggles.

Ten years ago, a group of caring individuals made a commitment to improve living conditions in Columbus for those experiencing housing instability by founding Habitat for Humanity of Columbus. Since then, nine homes have been built with almost 30 people directly served due to thousands of volunteer labor hours committed and the investments of generous benefactors.

Many Habitat volunteers find it eye-opening to see the difficult home conditions and hard choices which must be made by the working poor. The ensuing strain of substandard housing on lives, health and education of families can become crippling.

Stable housing strengthens families and improves their economic stability, health and educational outcomes. Whether we are aware or not, we all benefit from programs like Habitat for Humanity. Our entire area is lifted and energized by revitalizing neighborhoods, increasing the tax base, reducing crime and raising property values.

Habitat for Humanity of Columbus's impact on our community is strong; however, due to the escalating needs of those with home instability, programs must continue to expand.

We are a city of people who care deeply about each other, and as such, We Must Do MORE. Habitat for Humanity Must Do MORE.

Therefore, Habitat for Humanity of Columbus is working to multiply efforts to increase the stability and benefits that come through stable housing. A city that invests in housing is one that prioritizes the well-being of families and children and neighborhood improvements, generating more revenue to the area. Investing in Habitat for Humanity indicates that we are thoughtful, kind and generous. It is also fiscally responsible, economically sound and environmentally conscious to make such investments.

The Growing Together Campaign is designed to fundraise \$500,000 from the community. The purpose of this campaign is not only to serve more people and help Habitat become more self-sufficient and sustainable, but an investment in this campaign will also accelerate benefits to the entire region including safer neighborhoods, improved community health outcomes and greater educational success for children. Improving housing stock elevates the tax base, attracts more businesses and increases pride in our communities.

HABITAT FOR HUMANITY of COLUMBUS

MISSION STATEMENT

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat for Humanity is a nonprofit, ecumenical organization founded on the conviction that every family should have a safe and affordable place to live. Habitat partners with homeowners and the community to build simple and affordable housing.

The campaign plan seeks to expand upon the organization's history of service and its central belief that each life is a gift from God, who has a plan and purpose for each of us. Working together, Habitat believes when we help our neighbors, we ultimately help Columbus as a whole.

The Need

Hardworking families in Columbus continue to live in unstable, unaffordable, unsafe and/or other undesirable housing situations. Habitat is unable to fully meet the need for homes in Columbus. Currently there are ten applications from highly qualified families and many families waiting for the next selection process.

Some applicants have reapplied two and three times over the years, as not enough homes are available to serve the need.

- The average home sale price in Columbus is \$190,000, well beyond the affordability range for low-income homeowners of \$99,000. Columbus 2017 Housing Study
- Approximately 31% of renters in Columbus spend more than 30% of their household's annual income on their rent plus utilities. Often these households are single income, working in the service industry jobs. Columbus 2017 Housing Study

- Home ownership can be vital to providing stability for families and children. "It provides a wealth of benefits to families and children including improved health and school outcomes, increased community engagement and volunteerism, reduced crime and higher lifetime wealth." US News

The Solution

The Habitat for Humanity Board of Directors believes one of the most cost-effective and sustainable ways to invest in families and in their neighborhoods is through our model of home ownership. The \$500,000 Growing Together Campaign addresses the growing housing needs of area families and the board's strategic vision to increase the range and scope of its services for years to come.

Habitat's model is sustainable, relevant and effective. The organization can efficiently build new homes for those least likely to afford one. This could not be done without the help of generous donors and volunteers, the hard work of families, and in-kind gifts which create a model where Habitat is able to build homes for less than the price they are sold. Extra funds are reinvested back into programs which build more homes.

HOMEOWNERSHIP MATTERS

Habitat for Humanity's plan for homeownership provides benefits to the entire region, including:

- Safer neighborhoods
- Better health outcomes
- Greater educational success for children
- Higher tax bases
- An attractive area in which to live
- More disposable income
- Greater pride in our communities
- Half the likelihood of relying on government assistance as adults than non-homeowner's children

Home ownership empowers people to reach their full potential and helps improve housing conditions in the region. The Habitat model is not only an investment in future homes in the community, but in the lives of the homeowners.

A Habitat for Humanity home is built through:

- Cash donations and grants
- Generous in-kind donations
- 200/400 hours of labor by the partner families
- Thousands of hours of volunteer time

Habitat partner families purchase their home using a zero percent interest mortgage. They pay full property taxes and insurance.



10 YEARS AND GROWING

Considering next year's 10th Anniversary, Habitat for Humanity of Columbus undertook a strategic planning process to effectively plan. Through focus groups and data analysis, the organization gathered information from the local housing market, the Chamber of Commerce, area renters and Habitat applicants. This information was utilized to develop a comprehensive strategic plan to chart a course toward greater support and outcomes for more families.

CAMPAIGN FUNDING GOALS

Creating Homes for More Families

From its strategic planning process, Habitat developed key focus areas, including the main goal of preparing for the future so the organization will be in a better position to respond to the area’s unmet needs. The Growing Together campaign will allow us to invest in the people of Columbus by enlarging our capacity to build into the future.



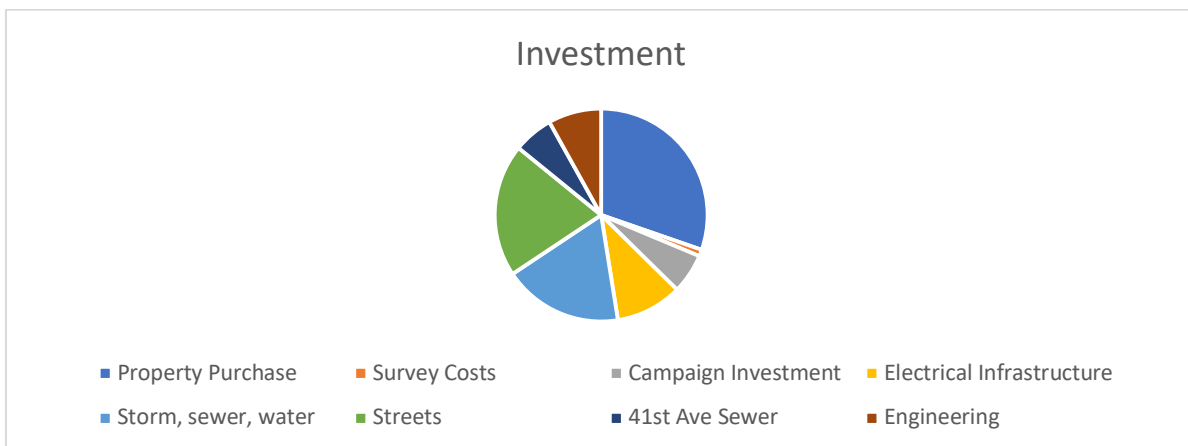
The board has contracted with Dan Riley, who has managed many successful capital campaigns, to help embark on raising these funds. His firm gauged community interest and support for a campaign and found that the region’s business and philanthropic community believed a \$500,000 campaign and purchase of the next Habitat addition was “A no brainer,” said Dan. He also found the project to be justifiable and has a certain urgency due to the community’s need and lack of affordable housing.

Habitat for Humanity of Columbus is a financially stable organization with no debt. The community generously supports the building of each house by providing the funds needed to build each house before breaking ground through donations, fundraiser support or gifts in kind. All operating expenses are funding by the mortgage payments of the Habitat houses sold.

The Growing Together Campaign goals are to fund:

- The purchase of almost four acres of land in southwest Columbus near the former wooden shoe factory.
- Completed a topography study to access sewer needs and a soil survey to ensure safe environmental factors of the property.
- Placing electrical infrastructure underground for 18 future homes.
- Completing all applicable storm, sewer and water infrastructure required by city code.
- Installing a new street through the property off 41st Avenue.
- Adding a necessary sewer line south on 41st Avenue.
- Providing engineering, development and campaign costs.

One major lead gift self-identified and was provided to start the campaign at \$50,000 toward the \$500,000 campaign goal.

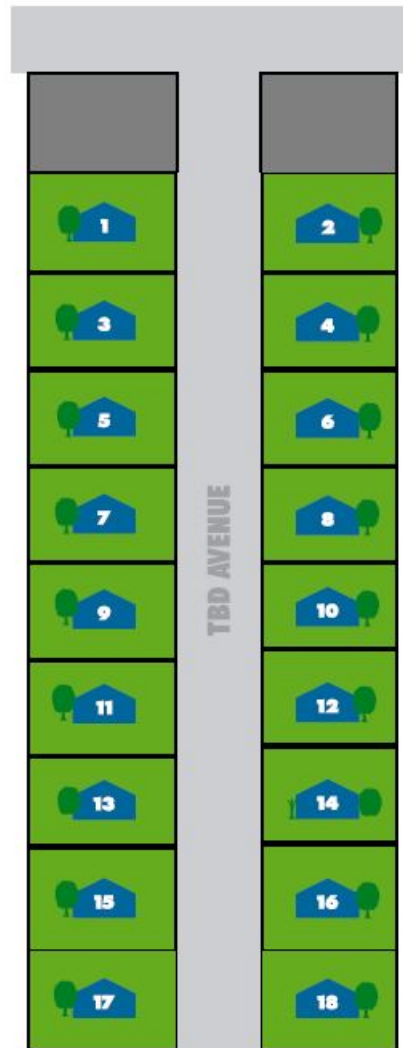


THE TIME IS NOW

The main goal of the Growing Together Campaign is to partner with more families in order to build more homes. Our area greatly needs more stable and accessible housing. Expanding our property holdings debt free is the best way to serve more qualified families and rebuild more blighted neighborhoods.

Stable housing is one of the most important factors in childhood development. A successful capital campaign will help local families by dramatically transforming their lives and the lives of future generations. It will assist in stabilizing family units and help end frequent moves that result in switching schools leading to decreased educational success and engagement in the community.

By paying off the development costs, our future investments will instead be reinvested directly in-home building, increasing the numbers of families we are able to serve and, in turn, transforming neighborhoods and our community. While Habitat's model is effective in serving the community, it currently does not have the capacity to respond effectively to the growing needs of the Columbus housing needs.



THE HABITAT PROGRAM



The Homeowner Program:

- Applicants are selected based on the need for housing, ability to pay for their home through a 30-year, zero percent mortgage and willingness to partner with Habitat
- Families must provide a minimum of 200/400 labor hours to help build their home and participate in homeowner classes
- Eligible applicants are U.S. citizens or permanent residents who are required to meet criminal background check and credit requirements

Official partnership begins with a contract and \$500 down payment from the Habitat family. After completing the homeownership classes and sweat equity requirements, partner families purchase their homes from Habitat for Humanity of Columbus. The purchase price of the home is based on the cost of construction, plus gift in kind value. Mortgages are provided at zero percent interest over 30 years. The partner families pay full property taxes and insurance costs.

In order to ensure success, Habitat homeowners do not pay more than 30 percent of their income for their mortgage payment, property taxes and insurance.

**Habitat homes provide a stable model
of homeownership
that strengthens the community.**

Approximate cost breakdown of a Habitat home

Out-of-pocket construction expenses	\$80,000
Value of in-kind donations	\$30,000
TOTAL Cost of Construction and Sale Price	\$110,000
Appraised value and Second Deed of Trust Difference	\$125,000

QUALIFYING FOR A HOME

Current Income Guidelines for Habitat for Humanity Programs

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$15,900	\$31,800
2	\$18,200	\$36,300
3	\$21,330	\$40,860
4	\$25,750	\$45,360
5	\$30,170	\$49,020
6	\$34,590	\$52,620

Why Habitat for Humanity Mortgages Succeed

	30 Year Fixed Mortgage	30 Year Habitat Mortgage	Difference
Property Value Based on Appraisal (Loan)	\$125,000	\$125,000	
Interest Rate	4%	0%	4%
Required Income per Month			
Required Monthly Income	\$2,790	\$1,960	\$830
Monthly Mortgage Payment	\$597	\$347	\$250
Monthly Property Tax (Estimate)	\$165	\$165	\$0
Hazard Insurance (Estimate)	\$75	\$75	\$0
Total Monthly Payment	\$837	\$587	\$250
Thirty Year Interest	\$89,837		\$89,837
Total amount paid	\$214,837	\$125,000	\$89,837

COMMUNITY COMMITMENT

Volunteers are the heart of Habitat for Humanity of Columbus; however, they are also a vital link to the fiscal picture. This investment of unpaid physical labor provides the means to operate most cost effectively. In 2019 alone, about 300 volunteers gave more than 24,000 hours of labor to support the organization's bottom line.

Many local corporations use Habitat as a pipeline for team building and community service. We partner with them in home building projects or various team building opportunities.

The Core Crew is a group of men and women who regularly invest time in Habitat on the construction sites. However, volunteers of all ages also serve the mission to make affordable housing a reality. Volunteers also help with special events, use expertise on various committees, complete office work, and assist in many other important roles.



We also partner with the Columbus Public Schools After School Program, the New Hope Community garden and Seekers of Serenity to help our community provide opportunities and produce for those in want of locally grown food. Our gardens are also used as an opportunity for activity for a residential treatment center.

DONOR RECOGNITION PLAN

All contributions to the **Growing Together Campaign** will be recognized publicly through Habitat media (newsletter, Telegram, social media, website). A donor may also choose to remain anonymous. Donors may choose to make their gifts in honor or in memory of individuals, in recognition of specific events and accomplishments.

“People have great pride in owning their own homes and providing for their families. Helping them achieve this part of the American Dream is crucial to having a society that is economically upwardly mobile. Habitat is a wonderful organization at the local level, because we see immediate results from contributions. We especially love hearing about how home ownership has changed the lives of families for the better.” - Lori Peters, Executive Director

Naming Opportunities – One Each

Features to be Named	Suggested Gift Amount
Habitat Drive Name	\$100,000 and above
Property Addition Name	\$50,000 and above
Habitat Workshop	\$30,000 and above
Habitat Trailer	\$25,000 and above

Giving Societies

Community Builder	\$100,000 and above
Neighborhood Builder	\$50,000-\$99,999
Block Builder	\$25,000-\$49,999
Home Builder	\$15,000-\$24,999
Foundation Builder	\$7,500-\$14,999
Hope Builder	\$3,000-\$7,499
Dream Builder	\$1,000-\$2,999
Sustainability Builder	\$500-\$999
Brick Builder	\$250-499

*All donor names are placed on our donor wall and media outlets. Gifts of \$5,000 and above will receive level-based recognition on the perpetual sign and donor wall. Gifts of \$10,000 and above will also include signs to display in a business or window. Gifts of \$15,000 will be included on a celebration billboard at the conclusion of the campaign and a plaque for your home or business. Habitat is willing to discuss other options tailored to meet the needs of each business or corporation.

CHARITBLE GIVING OPPORTUNITIES

Commitments can be fulfilled by cash, check, IRA distribution, online giving or appreciated property. Donors are advised to consult with their financial advisor if making gifts other than cash or check. Employers may offer payroll deduction or matching gifts.

Gifts of stock will be accepted and sold immediately at the time of the gift through a third party and the proceeds will be transferred to the Growing Together Campaign.

Benefactors may schedule their payment in a way convenient for them. Reminders will be sent for each payment date. We ask donors to schedule payments annually or semi-annually.

The campaign is underway. Everyone in the Columbus area is invited to contribute to this important community organization.

Every Gift Matters

When a campaign volunteer contacts you to ask for your help with the Growing Together Campaign or to schedule an appointment to discuss your potential investment, please remember how this project will help improve family stability for those who are served and all area residents. Contact Lori Peters, Executive Director, at 402-942-4582, or at info@hfhcolumbusne.org for more information.

*Your donation, whether a first-time gift or an extension
of your ongoing support, is truly appreciated.*

OUR MISSION, VISION AND PRINCIPLES

Our mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Our vision

A world where everyone has a decent place to live.

Our principles

1. Demonstrate the love of Jesus Christ.
2. Focus on shelter.
3. Advocate for affordable housing.
4. Promote dignity and hope.
5. Support sustainable and transformative development.

Who we are

Habitat for Humanity of Columbus partners with people in our community, and all over the world, to help them build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With your support, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and for their families.

Non-proselytizing policy

Habitat for Humanity and its affiliate organizations will not proselytize. Nor will Habitat work with entities or individuals who insist on proselytizing as part of their work with Habitat. This means that Habitat will not offer assistance on the expressed or implied condition that people must adhere to or convert to a particular faith or listen and respond to messaging designed to induce conversion to a particular faith.

