



Omaha 100 Incorporated

Improving homeownership opportunities enabling low- and moderate-income borrowers to own and sustain their homes

2016 Annual Report

THE HOMEOWNERSHIP ADVANTAGE

Increasing Wealth through Homeownership

With a mission to improve homeownership opportunities enabling low- and moderate-income borrowers to own and sustain their homes, **Omaha 100** makes a difference in improving assets in underserved communities by helping people acquire the asset of home ownership.

Families seeking to become homeowners—often going from renter to first-time or first-generation homeowner. Realizing that homeownership is the greatest asset that most people will ever experience, borrowers take a homebuyer education course that helps them understand the concept of homeownership and the entire homeownership process. Omaha 100 walks with the potential borrowers through the mortgage application process. Qualifying Omaha 100 borrowers also have access to down payment and closing cost assistance.

You can start getting prepared for home ownership by taking a HUD-approved Homebuyer or Financial Education Course through Family Housing Advisory Services at 402.934.1777. Call Omaha 100 at 402.342.3773 regarding mortgage loans to reach the homeownership goal.



The Facts

In 2016, Omaha 100...

- processed 144 mortgage loan applications
- financed homeownership opportunities for 30 families
- provided \$1M in down payment assistance
- financed homes with a total value of \$1.86M
- assisted 13 homeowners to improve their financial position & affordability through loan modifications

To Date, Omaha 100...

- created over 1,000 home ownership opportunities
- funded over \$54M in mortgage loans
- provided over \$27M in down payment assistance

LOAN POOL SUPPORTING PARTNERS

City of Omaha Planning Department
Federal Home Loan Bank of Topeka
Family Housing Advisory Services
Gesu Housing Corporation
Habitat for Humanity - CB
Holy Name Housing Corp
Omaha Housing Authority
NeighborWorks Home Solutions

LOAN POOL INVESTORS

AAA Bank
American National Bank
Bank of the West
First National Bank
Great Western Bank
Mutual of Omaha Bank
US Bank

Omaha 100 Incorporated helps credit-worthy individuals access mortgage loan financing.

Benefits of Homeownership (from minnrealtors blog):

- **Financial Gain.** Homeowners experience wealth gains. The health and wealth correlation means a healthier home for owners and their families.
- **Stability.** Owners move less frequently, creating a sense of responsibility and care for home and community. Social ties and lasting relationships contribute to positive mental health and higher self-esteem and satisfaction.
- **Health Benefits.** A steady home provides security and routine, allowing for higher self-esteem, lower levels of distress, more positive mental health associated with lower blood pressure.
- **Benefits to Children.** Children of homeowners are more likely to graduate from high school and score higher on standardized tests, leading to college, better-paying jobs, and overall long-term success.
- **Social Benefits.** Homeowners are more likely to vote, give to charity, help maintain homeowner and community.

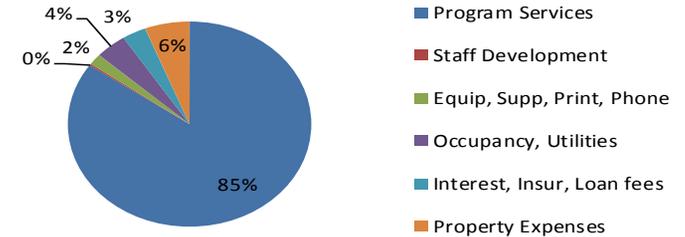
Investing in the community...

Omaha 100 Incorporated

Income

Government Grants	\$50,000
Processing & Service Fees	\$66,850
Participation Income	\$154,100
Lender Contributions	\$52,500
Rental Income	\$25,050
Interest and Other	\$6,850
Total Revenue	\$355,350

Omaha 100 Expenses (unaudited)



Home is where the heart is...



In the words of our customers...

They were very helpful in my home purchase and I could not have asked for any better help.

Thank you for being so nice and kind. You took my need like it was your own need and you guys told me not to worry. God Bless all of you.

Excellent service

Very Patient

I was treated with respect and compassion during my process. I truly appreciate the assistance received from Omaha 100.

Thanks so much for your help! ☺