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 **Habitat for Humanity®**

HOME.

February 2022



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Green Country
Habitat
for Humanity®

A message from the President & CEO

We're kicking off 2022 with much to celebrate. Most recent is the opening of ReStore-Broken Arrow, our fifth retail location. Retail operations are vital to our homebuilding efforts, and we're already seeing an impressive amount of community support at this newest location.

As always, Green Country Habitat for Humanity (GCHFH) is committed to the expansion of affordable owner-occupied housing. To that end, we rebranded under the Green Country name and worked with Habitat for Humanity International to expand our footprint into Rogers, Creek, Osage and Wagoner counties. Affordable housing isn't only an issue affecting larger cities; there is tremendous need in rural areas as well. We're currently laying the groundwork to begin building in these areas in the next few years.

After focusing most of our work in Kendall Whittier for the past several years, we announced the North Tulsa Initiative which will invest more than \$35 million to provide homes for 250 clients. We dedicated the first major development in North Tulsa in August, the 10-home Peace Pointe project at 33rd Street North and North Columbia Avenue. We now have a list of families waiting to purchase homes in North Tulsa, and there are many exciting projects in the works.

One piece of this new initiative is Black Wall Street Square. GCHFH joined forces with veteran North Tulsa homebuilder McGee Enterprises to present a joint proposal to the Tulsa Development Authority for the creation of a 24-unit, mixed income housing development at Martin Luther King, Jr. Boulevard and East Reading Street. This proposal was accepted, and we're currently working with the Tulsa Development Authority to break ground in early 2023.

We're also pleased to announce that GCHFH is now a United States Department of Housing and Urban Development Approved Housing Counseling Agency. After a yearlong approval process, we're now one of only four agencies in Green Country to obtain this certification. This designation allows GCHFH to offer no-cost financial education and counseling to the public, not just our homebuyers.

As we continue to grow our operations and impact, your ongoing support is incredibly important. We thank you for your commitment to affordable housing and creating more stable communities.

Sincerely,

Cameron Walker President and CEO Green Country Habitat for Humanity

P.S. You can sustain our mission all year long with a monthly donation in the amount of your choice. Visit our donation page at greencountryhabitat.org and select monthly donation.



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PROGRESS I



N P R O C E S S



Jessica Walton and son Jaxson visit their home under construction at Peace Pointe development in North Tulsa.

Several families gathered on a sunny Monday in August to celebrate the official dedication of their new homes. These families are homeowners at Peace Pointe, the first in a series of North Tulsa developments planned by Green Country Habitat for Humanity and its subsidiary, Boomtown LLC.

Located at 33rd Street North and North Columbia Avenue, Peace Pointe contains 10 single-family homes (each with three or four bedrooms), all of which were sold to GCHFH homeowners in less than one month's time. There is currently a waiting list for GCHFH properties in future North Tulsa developments.

Jessica Walton is a Peace Pointe homeowner. She and her eight-year-old son Jaxson moved into their home in August. She was compelled to apply and enter the program because she was searching for a home to purchase, but couldn't find one that was affordable for her.

"I did my research about the program and prayed really hard about it," Walton says. "After many prayers, I knew this would be an amazing opportunity I couldn't pass up."

GCHFH President and CEO Cameron Walker says he's pleased to see these homes in such high demand.

"Over the next five to seven years, GCHFH and Boomtown plan to infuse \$35 million into North Tulsa residential developments," Walker says, "resulting in roughly 250 single-family homes that will be sold to first-time homebuyers who complete our homebuyer program."

"With this latest development, we also debuted our next generation home design," he says. "In updating our style, finishes and floorplans, we've improved the quality, attractiveness and resale value of these homes."

The developments will span a broad swath of North Tulsa. Efforts to transform the area and create new opportunities for local residents are currently underway by many entities including public, private and municipal organizations.

Walker says that in partnering with other organizations, GCHFH can help transform residential areas in North Tulsa through concentrating their development, as the organization has done in the Kendall Whittier neighborhood since it focused efforts there beginning in 2015.

"When we began looking for the next area to focus our attention, North Tulsa was always at the top of the list," Walker says. "The need for quality housing, particularly owner-occupied housing, in North Tulsa is profound. The addition of 250 new homes and new homeowners in a relatively short period will have a huge impact. When you add that to the hard work that members of the community are doing along with key partners, I have no doubt that the future of North Tulsa is very bright."

Walton believes that Peace Pointe and similar developments will impact the community by adding value to the neighborhood, as well as building a sense of pride and community among residents.

"I see Peace Pointe helping build strong and stable communities, revitalizing parks and recreation centers in the area, and helping build strong relationships with community partners," she says.

Organizations offering support in North Tulsa revitalization efforts include the George Kaiser Family Foundation, the Zarrow Family Foundation, Gateway First Bank and the City of Tulsa.

"...each and every person you come into contact with is in your corner rooting for you. They're on this journey with you. I'm beyond thankful and happy I chose to apply to Habitat's homeownership program. This organization is truly amazing."

"Tulsans throughout our community are working to close the life expectancy gap that exists between North Tulsa and the rest of the city," Tulsa Mayor G.T. Bynum says. "A big part of that is establishing quality affordable housing. At the City of Tulsa, we have established an Affordable Housing Strategy and just this past November, we initiated a tax increment finance district to channel over \$40 million into North Tulsa housing. Green Country Habitat for Humanity is a key partner in this work."

Tracie Chandler, president of the Phoenix District, an organization advocating for economic development along the 36th Street North corridor, says that adequate and affordable housing will be a major contributor to the community's economic progress.

Peace Pointe development in North Tulsa.





Shai-Anye Slusher and her daughter receive the keys to their home at Peace Pointe development.

“An increase in the number of houses helps meet the criteria for attracting businesses to the area,” Chandler says. “We’ve been told that businesses count rooftops when deciding whether or not to invest in a community.”

Part of the work being done in North Tulsa by GCHF and others is listening and participating in activities to better understand the unique needs of the community’s residents. This has led to plans for residential developments beyond single-family homes.

Construction has begun on The Whittier, a 23-unit townhome development at North Lewis Avenue and North Admiral Place. This represents the largest residential development north of I-244 in decades.

The Whittier will offer three-bedroom, two-bathroom homes, each including one garage, ample storage space, indoor laundry and pantry storage, covered porch and more amenities that are important to homeowners. The development provides easy access to both downtown Tulsa and Tulsa International Airport, with homeowners expected to move in beginning spring 2022.

The large-scale investment by GCHF and Boomtown will have a far-reaching impact on North Tulsa’s future success, but it will also help 250 individual families achieve the dream of homeownership.

Gateway First Bank recently joined GCHF mortgage consortium and funded the loans for all 10 Peace Pointe families. Tina Johnson, Gateway First’s Mortgage Center Manager, will work directly with the 10 families through the company’s new mortgage center located in North Tulsa.

“Our mission is to be a local resource for those who want to become successful homeowners,” says Johnson. “We

consortium and funded the loans for all 10 Peace Pointe families. Tina Johnson, Gateway First’s Mortgage Center Manager, will work directly with the 10 families through the company’s new mortgage center located in North Tulsa.

“Our mission is to be a local resource for those who want to become successful homeowners,” says Johnson. “We know that the process of becoming a homeowner can be overwhelming, and we want to help community residents who are interested in exploring their options. We plan to offer in-person and virtual financial education classes, providing consumers valuable information as they explore homeownership.”

Back at Peace Pointe, the families are settling into their new homes and starting new chapters in their lives. Walton says she would encourage anyone considering applying for GCHF’s homebuying program to do it.

“Habitat is an amazing organization that helps you get to your goal of becoming a homeowner,” she says. “The classes they offer are extremely beneficial, and each and every person you come into contact with is in your corner rooting for you. They’re on this journey with you. I’m beyond thankful and happy I chose to apply to Habitat’s homeownership program. This organization is truly amazing.”

Walton says she feels a sense of pride in becoming a homeowner because it represents the hard work she has put in.

“The feeling of becoming a homeowner is immeasurable, she says. “I’m glad I can continue to be a role model for my son and show him he can do anything he puts his mind to, and that hard work does pay off.” 🏡

BLACK WALL STREET SQUARE

A new North Tulsa development honors the past with a view

When Terry McGee of McGee Enterprises, a builder with 35 years of experience in North Tulsa, learned that the Tulsa Development Authority was seeking proposals for the development of a six-parcel tract in the Dunbar neighborhood, he immediately thought about partnering with Green Country Habitat for Humanity.

Together, McGee and GCHFH (through its subsidiary, Boomtown Development) proposed a 24-unit, \$4 million townhome development to re-imagine the site. The joint plan won out over those from several other local developers.

Paying homage to the history of the locale, the community will be known as Black Wall Street Square and will draw on traditional brownstone architecture that was a hallmark of Tulsa's historic Greenwood District of the early 20th Century. Located at Martin Luther King Jr. Boulevard between North Cincinnati Place and East Reading Street, Black Wall Street Square will consist of a mix of townhomes, all with three bedrooms and two baths. McGee Enterprises will sell eight of the units at market rate, while GCHFH and Boomtown Development will sell the remaining units to clients earning between 50 percent and 120 percent of the regional median income. The site of the development will offer its residents convenient access to downtown Tulsa, as well as US Highway 75 and the Tisdale Expressway.

Construction on what will be the cornerstone of GCHFH's North Tulsa Initiative is expected to begin early next year. 🏡





Calling Tulsa Home

Jennifer Gonzalez and her three girls were very excited to move into their new home in May. They started the process a year ago, after moving to Tulsa in 2015. Jennifer has three girls in the home: Diana age seventeen, Lorain age nine, and Daniella age three.

Life was not easy back home in Chicago. The large city had high crime rates and serious gang issues. Gonzalez moved her family to Tulsa hoping for a better life.

“Tulsa is much calmer than Chicago,” says Gonzales. “It’s nice to be in Tulsa, where people are accepting of different cultures and you see diversity throughout the city.”

“I work at Educare, which is only five minutes away from my new house,” said Gonzalez, who started working there three years ago, shortly after her third daughter was born.

“The girls are very excited about moving into our home. We’ve only lived in crowded spaces all our life. For the first time, we have our own beautiful back yard where the girls love to play. We love to sit out there and enjoy the big pecan trees, the flowers and our cement patio.”

“I’m 42 years old and I’ve never had my own house,” said Gonzales. “I had no idea what to expect, and it was a lot of information. But I had support throughout the process, and the classes were very helpful. The credit class helped me to get to the point where I could get my own loan.”

The family’s new home is walking distance from Archer Park as well as Sequoya Elementary School, where two of her girls will attend. “I’m already seeing a change in my kids’ behavior, for the better,” said Gonzales, relating how the girls are making plans for their new life.

“I never thought I’d own a home, and this really is a Godsend. Habitat for Humanity does good things for people who want to own a home and can’t do it on their own.” Her advice to potential homeowners is, “They should just apply, even if they don’t think they would qualify.” 🏠



Lorain and Daniella take a break from playing in their new favorite place, the backyard.



The Gonzalez family, all smiles since moving into their new Green Country Habitat home.

HUD-Approved

Green Country Habitat Becomes HUD-Approved Housing Counseling Agency

Green Country Habitat for Humanity (GCHFH) is now a United States Department of Housing and Urban Development Approved Housing Counseling Agency. Having completed a more than yearlong approval process, GCHFH is now one of only four agencies in Green Country to obtain this certification.

As a HUD-certified program, GCHFH will offer pre-purchase counseling as well as workshops covering Financial, Budgeting and Credit, Non-Delinquency Post-Purchase and Pre-Purchase Homebuyer Education. These resources are available free of charge to both GCHFH clients and the public.

“Counseling and financial education are a cornerstone of the Green Country Habitat for Humanity Homebuyer Program,” says *GCHFH President and CEO, Cameron Walker*. “Every client that goes through our program must complete comprehensive financial coursework to purchase one of our homes. We are thrilled to offer these resources to more members of our community.”

“I have seen first-hand how issues with credit and a lack of financial skills and knowledge can create barriers for families trying to attain stability, particularly when it comes to buying a home or securing permanent housing” says *Cassandra Love, GCHFH Director of Client Services*. “Counseling and financial education can empower families and give them lifelong skills to manage their financial future.”

According to hud.gov, each year the Housing Counseling program provides counseling to more than one million households and is credited with the creation of 1.1 million budgets and preventing 200,000 foreclosures.



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