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A message from the President & CEO

On behalf of the entire Tulsa Habitat for Humanity family, I bring you best wishes for a happy and prosperous New Year.

We are closing the books on a year like no other, and I know many will not be sad to put 2020 behind us. Still, I cannot help but be thankful for the accomplishments Tulsa Habitat for Humanity has made over the past year. While it has been tough, we have celebrated many successes and become more resilient in the face of the challenges we have faced.

Resilience is also an important component of what homeownership provides for Tulsa Habitat for Humanity clients. Giving our families the opportunity to own a home is so much more than putting a roof over their heads – it is a strong foundation for facing life's challenges.

Our families are always thankful for the opportunities that Tulsa Habitat for Humanity provides for them, but many have shared that having a home of their own is even more important in a year like 2020.

This promise of resiliency and stability is why I want to appeal directly for your financial support. Our fundraising took a major hit this year, with individual contributions dropping by more than 80 percent! At the same time, demand for affordable homeownership has dramatically increased. We now have nearly 100 families waiting to purchase a home through our program. Additionally, the pandemic has caused a huge spike in the price of building materials, stretching our budget even more.

I hope you will consider an end-of-the-year gift to help us provide homes for even more families in 2021. You will find a convenient donation reply envelope tucked inside this newsletter. You can also donate at tulsahabitat.org/donate or by calling 918-592-4224.

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Cameron Walker President and CEO, Tulsa Habitat for Humanity

PS: With your help, we will offer more than 50 families the opportunity to become homeowners next year. tulsahabitat.org/donate

### Through homeownership, we empower.

With your help Tulsa Habitat for Humanity can provide strength, stability and resilience for 50 families next year.

Donate today. Use the enclosed donation reply envelope. Give online at tulsahabitat.org/donate Call 918-592-4224

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From left, Francisco, Adrian and CJ with a butterfly from their new garden. Adrian and Selena play tag in the yard.

**F**elicia Martinez-Raymundo applied for the Tulsa Habitat for Humanity (THFH) program years ago. But life got in the way, and she never followed through with the process. Prior to that, she and her husband, Cesar, tried to purchase a home on their own; while they were approved, the house they qualified for required too many updates and repairs to be practical.

It was a friend who encouraged her to apply to THFH. Felicia said her friend had family members who had completed the program, and "I was complaining so much about the rental home we were in."

Both she and her husband altered work shifts, while she was completing nursing school, so they could each spend more time with the kids. As a student who just completed her coursework in May, she then started to focus on her clinical work and studying for her state boards in September. Her husband, Cesar, recently transitioned to days at his shipping job at Zeeco.

The biggest challenge for them was finding time around the kid's activities and their schoolwork for homeowner classes. With three active boys, CJ age 15, Francisco age 9, Adrian age 5 and daughter, Selena age 3, that is a lot of homework and sports activity to manage.

For this family of six, adjusting from a twobedroom, one-bathroom house to a four-bedroom, two-bathroom home has been easy, says Felicia "I'm especially excited about having my own bathroom."

The Martinez-Raymundo family moved into their home the end of August. Since then, she reports, "The children have made the home their own. It's also been good as the kids do distant learning."

To help make the space more personal, CJ and his mother made art for all of the children's bedrooms.

At night, her youngest daughter, Selena, took a while to get used to sleeping in the new space. "It's been an adjustment," shares Felicia. Her husband, Cesar, added some nightlights to make the space less spooky. And Adrian is there to protect his sister anytime she is scared.

The youngest two have a wall decorated with PJ Masks cartoons, Catboy, Owlette and Gekko, kids who turn into superheroes at night ready to fight crime. CJ looks forward to getting his learners permit soon. His wall sports a large collection of martial arts awards as well as other original art.

Francisco has a dragon-themed room that matches a few of his toys, as well as his soccer ball and video games that he enjoys playing in his room.

Once in the program, all Tulsa Habitat homebuyers participate in a series of educational equity hours that cover topics such as homeowner education, money management, home repair, providing families a solid foundation before they ever sign a mortgage.

Felicia found the classes very helpful. She and the kids went to the weeknight programs, and her husband went to the weekend classes. The couple would share information with each other, taking pictures of slides during the classes. The best part of the process for homeowners is making the home their own and selecting a lot. "We were able to pick out flooring, and countertops. We have a nice big yard." The new home is also on a much quieter street than the other home they rented.

For those who are not sure whether to apply, "It's a really simple process with a big reward after. Going to the classes teaches you so much. I took notes on home repair and other classes. Berny (THFH Client Services Representative) has been great at answering questions, keeping us on track."

As the dust settles on their move and things get back to normal, Felicia looks forward to spending more family time at home and enjoying their spacious back yard.  $\Re$ 

Selena hugs her favorite toy as she shows off her room.





honda Fisher became the Chairperson of Tulsa Habitat for Humanity's Board of Directors in July, after previously serving as Vice Chairperson.

Fisher says she first became familiar with Tulsa Habitat when her employer, Omni Air International (OAI), helped to build a few Tulsa Habitat homes. Since then, she has served on the Board of Directors for five years.

As the Chief Financial Officer at OAI, Fisher brings more than 20 years of experience in accounting and auditing. Her wealth of experience has spanned several industries, including construction.

THFH CEO Cameron Walker shares, "We appreciate all of the professionals taking time out of their busy lives to share expertise and provide valuable support for Tulsa Habitat for Humanity. And Shonda brings a wealth of knowledge and enthusiasm to the board, and we look forward to exploring several new revenue and development opportunities this coming year."

Fisher recalls the feeling of buying her first home 30 years ago. "It was a sense of accomplishment, and a

place that was my own," she says.

She explains that helping to provide other homebuyers a place to call their own, a place to raise their families and build financial equity makes being involved with Tulsa Habitat very rewarding. "You're helping someone make a better life," she says.

Over the years, Fisher has attended several Tulsa Habitat wall raisings and dedications and participated in a couple of builds. "I loved seeing the homeowners there working right beside us – so excited for their new home. It is so moving to see the joy on the family's faces, and to hear about the contributions of materials or money or time that helped to make homeownership a reality for each homebuyer. Even the ladies that make quilts for the families are special."

Fisher has called Tulsa home since the early 1990s. She grew up in a large family on a small farm in Ada, Okla. She and her husband, Curtis, have been married nearly 30 years and live in Jenks with their two rescued Australian Shepherds, Moose and Maggie. Her two daughters, Rachel and Chelsey Cope, both live in Oklahoma City, while her son, Dylan, lives in Tulsa with his wife Callie and four children. Fisher says she enjoys Tulsa's large philanthropic spirit, the diversity of the population and the focus on the arts and culture. As a safe and clean city, she feels it has much to offer. "We've been fortunate to attract some great businesses to the area that have helped to grow our economy and community. The Chamber has also done a great job of attracting young people to Tulsa."

She believes folks should make it a priority to get involved in organizations they care about, and she thinks women need to take a more active role in the community. "If you want to make a difference, then find a way to get involved. Give an hour a month or an hour a week – it all helps," she says.

Her prior experience in public accounting gives her insight as to how successful non-profits should manage their assets and helps her to work reliable data into good financial decisions. "A successful nonprofit runs itself like a for-profit business. You have to be proactive in finding ways to get those donations or to generate funds that can be invested into furthering the generate funds that can be invested into furthering the mission of the non-profit."

"We have a board made up of men and women who are leaders in their respective organizations, or heavily involved in their communities. They are business-minded." Non-profits must think outside of the box, as the competition for dollars is tough.

"Tulsa Habitat for Humanity is successful because we are finding ways to keep advancing our mission without being totally reliant upon donations. We are constantly striving to improve and streamline the process so more families can get homes." **m** 

From left, Jo Lynn Jeter, Marya Bowman, Shonda Fisher, Heather Van Hooser, not pictured Jessica Lozano





ulsa Habitat clients are often dealing with more than affordability concerns when it comes to housing. Renters can feel trapped in substandard housing as they rely on their landlord to fix problems, and feel too vulnerable to push for repairs.

Once they get beyond the initial hurdles, Tulsa Habitat homebuyers not only enjoy the benefits of a new construction, but many times it is more budgetfriendly as well.

Mary York's experience is all too common.

#### Life as a Renter

From the time she moved into her rental nine years ago, the list of issues only grew. At first, problems were attended to, but as repairs became more costly, they were ignored by her landlord. The list of issues reads like a series of nightmares:

A leaking roof led to several problems, including a growing mold infestation. Each time it rained, the family had to position six buckets around the house to catch the water.

After leaks shorted out a living room light fixture and fan, York and her mother used outlets in other rooms, directing light form lamps where they needed it.

A simple shower had not been possible for some time. For months, the Yorks had to clean up and prepare for their day in their bathtub or sink.

Their old kitchen sink leaked and didn't even fit into the countertop correctly.

Heat is a luxury they have not enjoyed for two years.

#### Applying for the Program

Mary had been referred to Tulsa Habitat several times, but when a neighbor encouraged her to apply to the program, she finally took action.



Mary York in her kitchen with her chihuahua, Chili, and her brother, Kevin

She says the year-long process was not as difficult as she anticipated.

"I felt I learned something new in each class," York says. "Some of the classes helped me with budgeting. I learned a little in every one – even gardening.

"Everybody needs to learn this," says York. "These classes are a head start, you know what you are getting into."

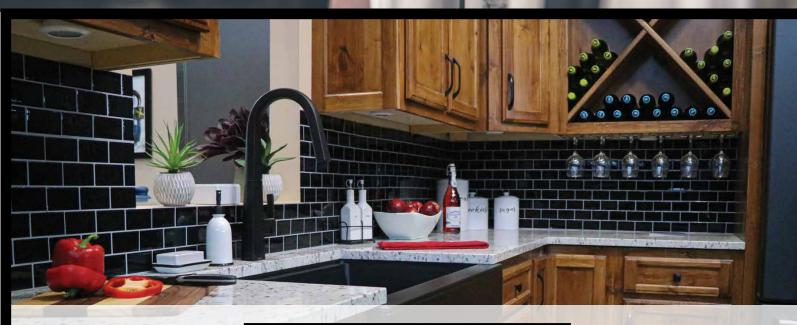
During the process, York's mother would drive by the construction site nearly every day, excited for what would be their new life.

When asked what she looked forward to most when she moves in, York's mother says, "Having peace of mind. Sitting in a chair on the front porch and drinking my coffee. And knowing everything is good."  $\widehat{m}$ 

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