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For 45 years Family Housing Advisory Services (FHAS) has been improving quality of life by helping people achieve housing and financial stability.

On October 24th, FHAS celebrated 45 years of service to the community. Over 250 guests attended the celebration and keynote speaker was Aaron Davis and motivational poetry was provided by Ms. Felecia Webster.

FHAS prevents homelessness, educates home owners, provides foreclosure prevention options, develops financially-wise consumers, offers affordable mortgage lending options, eliminates housing discrimination, and reduces poverty. Services complementing housing counseling activities include financial literacy education, IDA (Individual Development) matched-savings accounts, fair housing, mortgage lending (through subsidiary Omaha 100, Inc.), and free tax preparation through our Earned Income Credit Program (EITC). FHAS’ unique combination of programs is designed to help people out of poverty and on the road to success.

FHAS is dedicated to, and compassionate about, addressing housing issues. While the housing crisis continues to affect individuals and families across America, FHAS is working to change the housing and financial landscape of its residents and community by not only helping people prevent homelessness, but by helping them stably remain in the home while increasing their financial security.

Celebrating 45 Years
Power of Stability Gala
Dear Friends of FHAS:

While it is not often in the local spotlight, financial stability is one of the most important issues facing our community. We all know that poverty exists, be it in our families, our schools, our churches, or nearby neighborhoods. It is the mission of FHAS to improve the quality of life by helping people achieve housing and financial stability through education and advocacy.

FHAS has spent the last 45 years encouraging low-income families to realize their dreams by helping them to obtain and maintain housing and become financially stable.

Our Individual Development Account (IDA) Program builds assets for increased self-sufficiency. While we are proud of the accomplishments of our clients and the growth of the organization, we are at the same time humbled by the amount of work still to be done.

As you review this annual report, you will see that FHAS has positively impacted thousands of families while adhering to high standards of fiscal accountability. We hope that you will join us in our commitment to continueto provide individuals and families with housing and financial stability.

TERESA HUNTER, MPA, JD
EXECUTIVE DIRECTOR/ CEO
Looking back on its launch, Homeless Prevention & Rapid Re-Housing Program launched with high hopes of saving our area’s near-homeless population from becoming homeless. In practice, many service providers used it as a supplement to their depleting funds and oftentimes led to dashed hopes for fragile populations especially those who were categorically homeless. The burdens to prove one’s housing situation led to immediate actions and cooperation with HUD and their trickle-down communications through the HUD, which ended up being the central point for all communiqués on service deliveries and policies. This program, HPRP, was metaphorically described as an airplane being constructed while in flight. The HUDHRE is the metaphorical equivalent of the blueprints and HUD were the engineers calling the shots. If we had time to watch HUD officials scramble during this unprecedented National feat, we would see many coming up with the best solutions at that moment – and that is what happened through the HUD HRE.

FHAS staff implemented the HPRP program guidelines with a program introduction and an intake to determine initial eligibility over the phone. Because the program required steep documentation, a follow-up intermediate information-gathering session via Housing Assistance Workshops whereby all information shared over telephone screening was verified with third-party documentation provided by the client. This was implemented to reduce bottle-necking that resulted from some cases of preliminary eligibility determination over the phone that could not be substantiated at a mandatory case management meeting. The result was a housing assistance workshop allowing potential participants to bring in documentation to substantiate their eligibility for income, lease and/or utility account information, documentation for the reason they need the short-term to mid-term assistance and identification.

Lacy Watson is a 22-year-old single mother who attends Metropolitan Community College and works as a home healthcare CNA. Watson currently relies on up to 6 bus rides a day to take her kids to daycare, get to school, travel to her clients’ homes for work, pick up the children and then head home. On a typical day, Watson wakes up at 5 a.m. to get her 2-1/2-year-old son and 1-1/2 year-old daughter fed and dressed before walking a couple of blocks to catch the first bus at 6 a.m. It’s often after 8 p.m. before the family arrives home at the end of the day.

Watson visits one of her clients twice a day, each time working two hour shifts. It’s a half-mile walk along a busy interstate area from the bus stop to the woman’s home, a walk she repeats daily. “Receiving the car will make everything in my life so much easier, not to mention safer for my kids and me,” Watson says. “It will enable me to get to work and school in a much more timely manner.” She’ll have more time with her kids and to study, which is important as Watson pursues her dream of becoming a registered nurse.
Community Promise

FHAS HAS BEEN A PillAR IN THE METROPOLITAN OMAHA AND COUNCIL BLUFFS AREAS OVER THE LAST 45 YEARS. FHAS’ WRAP-AROUND SERVICES PROVIDE CLIENTS WITH A FULL SERVICE PERSPECTIVE ON HOUSING AND FINANCIAL ISSUES.

OUR MISSION
To improve the quality of life by helping people achieve financial and housing stability through education and advocacy.

OUR VISION
To be the area’s premier comprehensive housing counseling agency.

OUR PURPOSE
To advance the prosperity of the community, improving lives and strengthening families one household at a time.
While the housing crisis continues to affect individuals and families across America, Family Housing Advisory Services has helped thousands of families and individuals like Sara May who became a first-time homeowner.

Sarah had no savings and was entering repayment on a student loan debt. Her dream was to purchase a home, but with a high debt to income ratio, this was not looking like a reality. “I was in a tough spot, Sarah recalled,” but I knew I could bounce back from this. I had to.” So Sarah contacted FHAS and was introduced to programs such as Homebuyer Education, Financial Management and the Earned Income Tax Credit (EITC).

Sarah met with FHAS’ housing and financial counselors and learned that she needed to increase her liquid savings and pay down her debt in order to be approved for a $40k home loan. She attended a 12 hour homebuyer education workshop which included: budgeting, credit repair and understanding the homeownership process. Sarah began her journey to homeownership.

After her initial one-on-one financial counseling session, Sarah started paying down her debt and focused on smaller bills first. Sarah began working a second job and had money withheld to cover the “Make Work Pay Credit.” She was advised by Omaha 100, Inc. to wait at least six months to apply for a home loan. During this waiting period, she met with the EITC volunteer income tax assistance program to get assistance with her tax withholdings; which resulted in more monthly gross money just by adjusting her deductions. This provided her with the opportunity to save as well as have extra funds for car repairs.

Eventually, Sarah was approved for a 203k FHA loan and it confirmed her belief that there is hope out there. In December, Sarah purchased her first home. She continues to work two jobs, but with less stress knowing that she has a roof over her head. Sarah’s story is similar to the thousands of clients who have been helped by Family Housing Advisory Services.
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William and Ruth Scott Foundation
Women's Fund of Greater Omaha
Zulma Eraso
# 2013 Community Impact

## Client Summary
- Total Clients Assisted: 11,888
- Total Veterans Served: 176
- Total Disabled Clients Served: 714

## Tenant Services
- Households requiring homelessness prevention services: 942
- Children impacted by near-homelessness: 457
- Smart Change Introductory Savings Program: $1,155
- Prevented homelessness/Obtained housing: 256
- Rent & Utility funds distributed: $55,030

## Financial Management
- Residents budgeting, credit repair, saving: 796
- Individual Development Accounts (IDA) (matched-savings): 30
- Asset purchases to date (Homeownership, Business, Education): 50
- *Value of homes purchased: $4,443,987
- Youth Matched-Savings Opportunity Accounts
- Completed 10 hours financial education/2 hours asset-specific education: 188/92
- Total youth cumulative savings: $105,005
- Total youth asset purchases (college, housing & transportation): 1,211
- Credit Building/ Education/ Medical Housing: 17/5/12/31
- *Microbusiness Enterprise/ Investments/ Vehicle/Emergency Match: 1/7/35/35
- *Matching funds distributed: $303,407
  
## Homeowner Services
- Completed education/Working towards homeownership: 171/365
- Homes purchased: 90
- Foreclosure avoided: 14
- Downpayment Assistance: $1,215,359
- Total Purchase Amount of Homes: $8,411,609
- Average Income of Home Purchasers: $65,510
- Foreclosure Clients average income: $28,792

## Fair Housing
- Fair housing reviews: 234
- Assistance with reasonable accommodations: 59
- Provided fair housing training: 1,369
- Value of relief received for clients: $503,133

## Earned Income Tax Credit Program
- Total tax returns: 4,589
- Total Federal Refund: $7,229,619
- Total State Refund: $1,189,142
- Total Earned Income Credit: $2,601,985

## Homeowner Finance -through subsidiary (Omaha 100)
- 2013 Mortgage loan applications/Loan closings/First mortgages: 128/48/19
- Total First loans since inception: 991
- Total First loan production since inception: $59 Million
Tell me and I forget. Teach me and I remember. Involve me and I learn.
--Benjamin Franklin
Our Financials
January 1, 2013 - December 31, 2013

REVENUE

- 32% Government Grants and Contracts
- 25% Grants & Foundations - Corporate & Non-Corporate
- 19% Contracts Corporate & Related Organizations
- 11% Public support including United Way
- 10% In Kind Goods and Services
- 3% Lake Point Facility

EXPENSES

- 23% Tenant Services
- 19% Financial Literacy
- 17% Fair Housing
- 10% Earned Income Tax Coalition
- 9% Homeownership
- 9% Homeowner Finance
- 8% Administration & Fundraising
- 5% Lake Point Facility
EITC COALITION PAYS DIVIDENDS

A meaningful relationship of trust has formed with customers of our Earned Income Tax Credit Coalition and Vita sites. The Coalition emphasizes turning the transaction of tax preparation into a relationship through the caring commitment and interest in the financial wellbeing of customers. So much was learned through customers and we are so thankful for their support.

FRIENDS OF FHAS NETWORKING EVENTS

FHAS hosts quarterly “Friends of FHAS” networking breakfasts and lunches for the community. During the informational sessions attendees are provided with an overview of FHAS’ programs and services. (Below, Julia Craig, Assistant Director of the Asset Management Program, provides interested community members with information on the Financial Management program).
Community Events

3rd Annual Toast to Fair Housing

The 3rd Annual Toast to Fair Housing keynote speaker was Peggy Jones, professor at the University of Nebraska at Omaha and the honorary chair was John Ewing, Douglas County Treasurer. Honorees included PJ Morgan, former Mayor of Omaha, Kit Diesing, Jeff Wagner and the Omaha Board of Realtors (Diversity Committee).

Over 250 guests enjoyed wine, hors-d’oeuvres, live entertainment and a silent auction. All proceeds from the “Toast to Fair Housing” was used to help the Center continue to provide quality services to the citizens of Nebraska and Iowa.

5th Annual S.I.T.E Conference

The 5th Annual “Surviving in Today’s Economy,” a free financial seminar, was held at the College of Public Affairs and Community Service Building on the University of Nebraska at Omaha (UNO) campus Saturday, June 15th. The seminar was hosted by UNO and Family Housing Advisory Services, Inc. (FHAS). The conference raised awareness of finances, cutting expenses, taxes, saving strategies and suggestions for dealing with debt.

Maxed Out

On April 16th, Family Housing Advisory Services in collaboration with Film Streams presented a special free screening of the documentary MAXED OUT, a revealing documentary about American credit card debt.

Immediately following the film, a panel discussion on the subject, featuring: Dean Obenauer, Creighton University; Amy Shaw, Nebraska Financial Education Coalition; and Julia Craig, Family Housing Advisory Services, Inc. The discussion will be moderated by Ken Kriz, Professor of Economics at University of Nebraska at Omaha. Over 100 people attended the screening.
We make a living by what we get, but we make a life by what we give.

--Winston Churchill
POVERTY REDUCTION IS A FOCUS OF THE MANY PROGRAMS AT FAMILY HOUSING ADVISORY SERVICE

For over 40 years, Family Housing Advisory Services (FHAS) has addressed a broad range of housing issues improving quality of life by helping people achieve housing and financial stability. FHAS prevents homelessness, educates home owners, provides foreclosure prevention options, develops financially-wise consumers, offers affordable mortgage lending options, eliminates housing discrimination, and reduces poverty. Services complementing housing counseling activities include: financial literacy education, IDA (Individual Development) matched-savings accounts, fair housing, tenant services, mortgage lending (through subsidiary Omaha 100, Inc.), and free tax preparation through our Earned Income Credit Program (EITC).

“How can I save when I barely have enough to get by? “ Haley asked when she first entered the $mart Change Program. We listen to our clients’s concerns, and we tailored a program just for them! The $mart Change Program meets clients where they are. We help create budgeting goals, reduce debt, find opportunities to increase income, and implement savings through changes in energy consumption, easy-to-implement savings incentives. Savings of $5 up to $100 are matched dollar-for-dollar. But this program is just the jumpstart to greater fiscal control and added confidence. Once our clients experience the miracle of seeing their money grow, they are empowered and encouraged to keep building upon their success.... changes their lives forever.

FHAS staff member Sharona Ernst assists a client for the "Smart Change Program", which is funded by the Women’s Fund of Omaha. In 2013 over 50 women have learned the basic skills of budgeting and saving.
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