

## **North Omaha Development Project**

*(This is the next in a series of articles focused on individual visions for the economic future of North Omaha. This week we feature the comments of committee member Amanda Jedlicka).*

For the decade or so that Amanda Jedlicka has been involved with Habitat for Humanity, eight of those years have been spent right here in Omaha. And as executive director of that Omaha nonprofit Christian organization, she relies heavily on support from the North Omaha community – an area of the city that has very possibly seen the greatest benefit from Habitat’s unique services.

### **MOTIVATION:**

“I see the riches and the blessings that are already in North Omaha,” Jedlicka said. “But I also see a lot of opportunity for growth. Because our goal is to make sure there is affordable housing for people, I’m glad Habitat can be a part of that.”

Since 1984, the local arm of the organization has increased the Omaha tax base by more than \$9.5 million, with almost \$200,000 in property taxes during 2006. Through 2005, Habitat has helped build a staggering 200 homes – mostly on the north side of Omaha. Another 16 residences were built in 2006 and 21 new or renovated homes projected by the end of 2007. Working with a full-time staff of only 14 members, Jedlicka prefers a personal approach.

### **SUBSTANDARD HOUSING:**

“I’m most focused on helping individuals find and create affordable housing.” The organization appeals to low income residents — all of their clients fall well below median income levels — who are accustomed to renting property that falls below a reasonable standard.

“I define substandard housing as situations where repairs are not being made, where cramped and unsafe living conditions exist and utility bills are unnecessarily high because of poor insulation. Substandard housing is not necessary – we can do something about it.”

Habitat for Humanity provides a home ownership opportunity that is affordable partly because of the no-interest loan. The program also requires 350 volunteer hours from each new homeowner. And, the support of the local community is invaluable. Recently Habitat completed a capital campaign that successfully raised \$3.5 million to continue pursuing their mission of building strong communities.

#### UNIQUE SERVICES:

“We actually sell a house for the full cost of building it,” Jedlicka said. “This is good for the community because it increases the property values and because of the personal investment made by the community.”

Although some families opt for early payoff, the program involves a typical 30-year mortgage with a comprehensive education program. “We partner with other agencies; Family Housing Advisory Services (FHAS), Consumer Credit Counseling Services and now of course, the North Omaha Development Project (NODP). We're making every attempt to be sure that homeowners are prepared.”

#### QUALIFICATIONS:

Applications are accepted once a year, and certain criteria have to be met to qualify. “Habitat helps residents with incomes at 30 to 50 percent of the median. According to Jedlicka, that translates to a gross salary between \$19,000 and \$32,000 a year for a family of four.

#### GOVERNMENT ASSISTANCE:

Habitat only accepts government assistance for lot preparation, which includes lot clearing, infrastructure, sidewalks and public areas. “The reason we accept government

funds for that, is because there are a number of lots in North Omaha that would be very expensive to develop. Either the utilities are not available or large trees have to be removed.”

She has learned over time that broad community support is preferred over government assistance. “Although government support is helpful,” Jedlicka said, “there really has to be a community desire for it to be a successful program.” Theirs is really a grassroots organization, with thousands of volunteers coming together to make it happen. “It's not a government program,” she added, “and it's not funded by the government. It's funded by the community.”

#### PROGRESS:

Habitat’s progress in the city is a reflection of the possibility of positive change in disenfranchised areas. “Most of our funds come from people and companies in Omaha.. And that's why I have a lot of hope. So many people have come together to help Habitat accomplish their mission in the community.

“That's a testament to people's desire to make a difference in all parts of Omaha – north, south, east and west – from all parts of Omaha, not just one part. And that's a component of what we do too, is break down barriers. So people come to North Omaha, maybe who aren’t from here and say, ‘Wow, this isn't what I hear on the news!’” Likewise, Jedlicka has heard people from the North Omaha community say, ”I've met some really nice people who are not from the North Omaha community but want to make a difference and who care about this community.’

Living on the east side of town herself, she is inclined to focus on the lack of significant investment or community development taking place in certain pockets of the city. The tendency is to sometimes feel as though others don't care about that particular part of town. “But I'm reminded every single day,” she added, “that people do care.”

#### BRIDGE THE GAP:

Choosing to be more future-focused, Jedlicka withheld any judgment as to why North Omaha has fallen so far behind the rest of the city. She acknowledges that the majority of the homes that Habitat builds are in North Omaha, with only a few located on the south side.

#### NEW LOOK:

In her forward view, Jedlicka sees North Omaha becoming a place where people want to invest – people that live in the community, those who maybe grew up in the community and could move back, and businesses or community-based organizations. But she said outside businesses could certainly help with economic development as well.

“It's important to me that we keep affordable homeownership opportunities available so that we don't lose the heart that we have here now. I think Omaha is behind other cities, but I also think we can learn from the mistakes of others. Part of the discussion is how do we develop the area without losing what we have?” What we have, and what was referenced as “heart” shows itself in partnering opportunities like the Chamber’s regular public meetings for the NODP.

#### PUBLIC FORUM:

Jedlicka was very pleased with the turnout of roughly 400 people who attended the NODP July 19 meeting at North High School. She recognized some of her Habitat families in attendance, which gave her a sense of satisfaction. She also found value in the questions and answers and open discussions sessions. “From my perspective,” she said, “I do see the steering committee and leadership making a big effort to include a community voice and participation on the committee.”

#### GRASSROOTS:

True or false: If we know what the sacrifices are, we will make them. “It depends on the person,” said Jedlicka. “If you're talking to renters, there may be one feeling. If you're talking to homeowners, there's going to be another. Generally, homeowners benefit from

development and renters don't. Habitat deals with renters who are moving into homeownership situations.”

She does not assume that renters by nature are unwilling to make long-term sacrifices. It's just that any question about the level of sacrifice and commitment necessary for economic development might be better viewed through those two separate lenses.

“I'm probably an optimist at heart,” Jedlicka admitted. “But I see good things here every day, both in my work and also with the steering committee. And if we pull together, I think that great things are possible.”

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