

Tahlequah Area Habitat for Humanity, Inc.

Tahlequah, OK

Linda Cheatham, director@tahlequahhabitat.org



ABOUT

IMPACT (2017-2020)

- 1 direct jobs created or retained
- 4 households/families assisted
- 4 new homes constructed (100% low-and-moderate-income)
- \$243,336 in total financing secured
- www.tahlequahhabitat.org

It is the mission of Tahlequah Area Habitat for Humanity (TAHFH) is to build and repair simple, decent homes for selected and qualified low and very low-income families in Cherokee County, Oklahoma. Of the 4 houses completed since 2017, there are 2 homes that are owned by senior, disabled women who are head of household; 1 that is a traditional husband/wife family and 1 that is a single, disabled women who provides housing for herself, her daughter and granddaughter. All of these applicants were living in substandard housing when they applied for services, including one who had no running water and only a space heater for heat in one room.

In Cherokee County, Oklahoma the only community program that helps with housing is the Cherokee Nation. Cherokee Nation services are only available for Cherokee citizens. At TAHFH, the Executive Director, Linda Cheatham, is a 502 Direct loan packager for low and very low-income families. All 4 of the homes built since 2017 were funded by the 502 Direct loan. The reason these families cannot access affordable homeownership is they cannot afford the full payment on a house in the community. The reason Habitat for Humanity is affordable is the homeowner only pays for the cost of the home with no profit included. The profit, or value of the volunteer labor used for building, is carried as



a silent, second mortgage that is forgiven every month for 20 years. Unless the house is sold, the second mortgage is simply forgiven. The USDA Rural Housing program has helped TAHFH serve the community better by doubling the number of families served per year.

Additionally, \$90,000 in USDA Home Preservation Grant funds have been used to repair owner occupied homes in our service area since 2017. These repairs have included roof repair and replacement, installing water lines, hot water tanks, painting, soffit and fascia repair for 10 families, providing relief to over 40 individuals.

SUCCESS STORY



A NEW HOME FOR MS. TAYLOR

Vergena Taylor is a 56-year-old, disabled woman who lives at 2438 West Fox Street in Tahlequah, OK. In Cherokee County, Oklahoma, 24% of the population live below the poverty line with a median income of \$40,936.

Ms. Taylor suffers from severe dyslexia and has trouble reading and understanding conversations. She applied with TAHFH in 2017 hoping for help repairing her dilapidated home. She had no running water, no heat except a space heater, no stove to cook food, and bathed in her yard after dark using a garden hose. Her house was full of black mold from a leaky roof and unhealthy to live in.

Taylor only qualified for \$42,200 from the USDA for a 502 Direct loan. The cost to build a small, 2 bedroom house was projected at \$62,000. Ms. Taylor was willing to trade 1 ½ acres as a down payment on her property.

MORE ON TAHLEQUAH AREA HABITAT FOR HUMANITY, INC.

- \$90,000 in USDA Home Preservation Grant funds used to repair homes in Tahlequah area
- 40+ clients served through repair program

