

482-2686



Newsletter #13

March 2010

Habitat Completes Eighth House !

Chowan-Perquimans Habitat for Humanity announces the completion of our eighth house—this time with **Betty Jones and her two grandchildren**, at **221 Clark Street, Hertford**. Again we used a pre-manufactured house built according to our plan. This allowed us to save money and to complete **construction in a three month timeframe** from the arrival of the materials until the house was dedicated! This year we were provided lunches (consumed in the Snug Harbor Community Church) by church groups and civic organizations. Volunteering were: Hertford United Methodist Church, St Paul's Episcopal, St Anne's Catholic, Edenton United Methodist, Edenton Woman's Club, and Beta Sigma Phi Sorority. As well we received donated professional expertise from Bass Septic Service, Dale Hunter (house burn proofing treatment), Rusty Bowling (Downstream Plumbing), R.E. Whitley (HVAC), T.J. Long Drywall, electrician Glenn Haynes, roofer Alan Hughes, and PODs of Chesapeake (portable storage container.) We wish to thank all these partners who greatly increased our productivity!

Habitat for Humanity is a nonprofit, non-denominational Christian housing ministry.

We welcome anyone who wants to partner with us to build simple, decent, affordable houses for those who lack adequate shelter and who are willing to work along side us. Please see our website for more info:

www.cph4h.org



The cost to us (land, materials, professional contractors, permits) was just over \$65,000. Betty will be paying this back with a 22 year mortgage, and her payments along with those of our other homeowners, will be applied to our next house. Because we charge no interest, Betty's monthly payment (including property taxes and insurance) is low enough to allow her to achieve the American dream of home ownership—an impossibility otherwise. With Betty's payments, our Habitat homeowners now make mortgage payments to us of almost \$20,000 per year, which when combined with revenues from our ReStore, and individual donations allow us to build one house each year.

Our near term goal is to acquire derelict unoccupied houses in Edenton and Hertford and begin renovations in order to return one rehab house per year to the tax rolls, which, along with our new house will add two houses per year of simple, decent housing for low income folks. If you donate to us 100% of your contribution will go into our next house as we use our ReStore profits to pay all our administrative expenses.

Partner Families. We are presently processing applications for a 2010 Partner Family, and hope to build in the fall in Edenton. We do NOT give away houses; we partner with families who work with us to build no interest/no profit affordable housing. Our partners must save a **\$700 down payment, work (250-400 hours)** alongside Habitat volunteers building "sweat equity," and have **sufficient income and low enough debts** to pay back a mortgage to us. One perennial problem we encounter is finding qualified partner families who are not overburdened with debt, generally credit card debt. The 20-25 year mortgage is interest free, which allows families in the income range of 25% to 50% of the median county income (roughly **\$20,000 to \$25,000 per year**) to be able to afford to buy a house. No other housing program targets this demographic group.

Building Lots. We are still looking for property in Perquimans County as we have only 2 buildable lots there. If you become aware of any properties we might acquire (donations, foreclosures, or inexpensive purchases,) please **contact any Board Member.**

Habitat Presentation. We have a Powerpoint presentation describing Habitat and what is required to qualify as one of our partners. We are happy to give this presentation to groups (civic, business, government, church) who may know or employ potential partners, or who want to learn more about how Habitat works. Please contact any Board Member if you think such a presentation would be productive for an organization to which you belong.



If you have not already done so, please visit our ReStore, located behind the Edenton Clothes Closet and Food Pantry. The ReStore is a "win-win-win" enterprise; the community wins by reducing the amount of items going into a landfill (we also collect sales taxes for the town and county), donors win by seeing their used items fund a great purpose and getting a charitable tax deduction, buyers (especially low income shoppers) win by acquiring home improvement items at bargain prices, and Habitat wins by gaining revenue and acquiring building materials to go into homes we build. Also our Partner families can perform part of their "sweat equity" working in the store. Last year we would not have been able to build a house without the revenue our ReStore generated.



The store will reopen later this month and hours of operation are: Tuesday, Thursday, and Saturday from 9-1. For further information contact our new manager, Leo Fiddes, at 482-2686

- SHOP WITH US!
- DONATE YOUR USED FURNITURE, APPLIANCES, AND HOME IMPROVEMENT ITEMS
- TELL YOUR FRIENDS
- VOLUNTEER WITH US

Board Members For 2009-2010

- | | | |
|-----------------|------------------------------|---------------------------------------|
| Tim Arn | Will Crowe | H.B. "Skip" Matthews |
| Tom Austin | Erie Downing, Jr | Rocky Motter (Family Selection Chair) |
| John Balis | Wes Hostetler | Jim Robison (Building Supervisor) |
| Gil Burroughs | David Johnson (Vice Pres) | John Sams (Treasurer) |
| Stella Brothers | Janet MacKenzie (Escrow Mgr) | Midge Simonds |
| Gayla Collins | Leigh Lubasz | Dick Vail (President) |
| | | Cameron Weigand (Secretary) |



Post Office Box 434
Edenton NC 27932

Non-Profit
Organization
U.S. Postage Paid
Edenton, NC
Permit No. 71

