

Hammer & Nail

November 2011



Give the Gift of Home this Holiday Season

The meaning of home comes into focus around the holidays.

Unfortunately, having a safe and secure place to call home isn't a reality for everyone. Many families in Dorchester and Talbot counties are finding it more and more difficult to make ends meet. They see their hard-earned income swallowed up every month by essential needs such as utilities, food, transportation and medical costs while also living in unaffordable substandard housing. Since 1992, Habitat Choptank has empowered 54 such families to build a better future through its affordable home ownership program. Our home owners tell us routinely that while initially reluctant to apply for our program, they eventually did because a friend, neighbor, co-worker, employer or other caring person in their life encouraged them to do so and helped them believe a brighter future was possible. If you are reading this, chances are somewhere in your life you know someone who could qualify for Habitat's affordable home ownership program. This holiday season, give the gift of home by encouraging an individual or family you know to apply with Habitat. Read more about our program qualifications below.

Next Home Buyer in Cambridge Named

The path to becoming a Habitat home owner involves many steps. Along the way, there are milestones to celebrate including a partner family's progression from provisional to full partner. Full partnership is achieved when the future home owner has completed 75 of the needed 300-400 hours of sweat equity and saved at least \$500 of the \$4,000 required for settlement costs.



MICHELLE FRIEND, shown at left with her sponsors Jill Jasuta and Ron Wolfe, has been accepted as the next family to purchase a Habitat home in Cambridge.

Michelle, an employee payroll benefits specialist with Chesapeake Woods in Cambridge, recently qualified as a full partner with Habitat Choptank and accepted a lot choice at 439 High Street, Cambridge.

The single family house under construction on High Street is the sixth home to be built in Cambridge since a Habitat for Humanity affiliate was initiated in Dorchester County in 2006. This is also the second home to result from a partnership between the City of Cambridge and Habitat Choptank aimed at increasing home ownership opportunities in the city's Maple Street district. A grant from Maryland Department of Housing and Community Development's Community Legacy program which Cambridge accessed through its designation as a Maryland Smart Site is covering direct construction costs. Habitat Choptank provided the land for the project. The two-story home is designed to meet Cambridge's neighborhood compatibility standards and will be sustainably built with numerous features that promote improved energy efficiency.

In Their Own Words...



Antonia and family included Habitat friends Susan Devlin and Steve Clineburg in her law school graduation party earlier this year.

Congratulations to Antonia Cuffee, daughter of Habitat home owner Val Felton, on passing the bar! Antonia graduated magna cum laude from Temple University in 2008 and then attended law school at the University of Maryland.

"Building a home with Habitat has positively impacted my life. The experience not only showed me how to hammer a nail, it also showed me the value of hard work and having a goal. Today, I am still inspired and motivated by my Habitat experiences and have achieved numerous goals using the values I learned. The biggest lesson I learned was the value of teamwork, and lending a helping hand. My family could not have had a home if it weren't for the volunteers and donors who contributed to funding and building our house. This support has opened a world of possibilities to me and many others in the community."

Antonia Cuffee

Qualifying for Home Ownership

Habitat helps low-income families buy a home with a mortgage payment of less than \$500 a month. Qualifying applicants will

- ▲ have lived and/or worked in our service counties of Dorchester or Talbot for at least six months.
- ▲ have an annual household income between \$26,750 - \$41,950.

An applicant's current debt and the state of their current housing is also considered. We are most successful in qualifying new applicants when we have the chance to talk with them personally rather than have the applicant determine independently his/her eligibility.

More Stories from Our Home Owners

Would you like to hear from other families about the difference home ownership is making in their lives? Visit www.HabitatChoptank.org and click on About Us to find the new page full of home owner stories.

Spotlight on...

CLERGY BUILD 2012 - In celebration of World Habitat Day, clergy from Dorchester and Talbot Counties spent a rainy October morning with Habitat Choptank volunteering their time and goodwill. Clergy leaders representing over a dozen faith communities along with other Habitat volunteers worked on homes in Cambridge, Easton and St. Michaels. World Habitat Day is designated annually by the United Nations to call attention to the global state of the human habitat and push toward adequate housing for all.



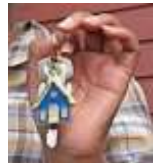
At noon, the work teams joined together in Trappe over a hot soup lunch provided by Scott's United Methodist Church. The day concluded with an interfaith service celebrating God's call to service through Habitat's housing ministry.

Habitat marked a major milestone on World Habitat Day by completing the 500,000th home, located in Maaui Mahiu, Kenya, and beginning construction in Paterson, N.J. on its 500,001st house. Habitat Choptank is among the more than 2,300 Habitat affiliates worldwide that have made this service possible.

The milestone houses represent the steady increase in Habitat for Humanity's scale and scope to help more families in need of decent, affordable housing. In 2005, Habitat celebrated its 200,000th house. Six years later, Habitat has more than doubled that number through new, rehabbed, and repaired homes. Now, with Habitat's help, a family somewhere in the world improves its housing situation every 7 minutes of every hour of every day of the year.

Raise the Roof and unlock the door...

with the key to hope that will open up a fabulous evening at Habitat Choptank's annual fundraiser on **Friday, March 30, 2012** at the Tidewater Inn. Enjoy cocktails and hors d'oeuvres as you browse the collection of intriguing silent auction bundles and sign-up events, and then join the crowd in a bidding frenzy at the live auction. A few lucky guests will win the raffle prizes hidden behind door number 1, 2 and 3 - all it will take is the right key to open the lock!



Habitat Choptank homeowners work hard to receive the keys to their home. The goal of Raise the Roof is to earn enough money for one more deserving family to build a better future. Support for this event comes from corporate and individual sponsors, local businesses and craftspeople, and, of course, everyone who makes it a priority to attend. **To donate, volunteer, or purchase tickets, contact Debbie Gardner at the Habitat Choptank office. The keys are in your hand...**

Drop By to See What's Nearly New



HOURS 10:00am – 6:00pm Wednesday – Friday
8:00am – 4:00pm Saturdays

To shop, donate or volunteer, contact:

410-820-6186 restore@habitatchoptank.org

RESTORE YEAR ONE = NET \$51,341



November 5th Habitat Choptank celebrated a successful first year for its ReStore. Here, manager Lee Weldon, ReStore volunteers, Habitat Board members and other staff, hold the big check

showing monies raised to date for Habitat's affordable home building program.

You're Invited for a Habi-Tour

Habi-Tours are monthly presentations of 1-hour or less. Each tour features a Habitat home owner who shares a personal story of life before and after purchasing a home. Habi-Tours take place the 2nd Wednesday of the month. To learn more or to register for a tour, contact the Habitat Choptank office.

MAILING

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People helping people help themselves.

It's just that simple.

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