



# HOMEFRONT



BUILDING HOUSES, BUILDING HOPE

FALL 2015

## Habitat builds, renovates, repairs and resells to serve Centre county and beyond

A Wall? A Roof? A Foundation? What will you build? Every year, volunteers, donors and partner families are building homes, hope and so much more right here in Centre County.

Since our founding in 1983, Habitat for Humanity of Greater Centre County (HFHGCC) has directly served 62 families through its first-time homebuyer program, another four through A Brush with Kindness, and nearly 100 more through CHORE.

Centre County and the surrounding region is experiencing a lack of affordable options all along the housing need continuum. Shelters, short-term transitional options, subsidized rental programs, and lower cost purchase opportunities continue to see cutbacks while facing a growing demand. HFHGCC provides an opportunity for

affordable homeownership to families who cannot access traditional mortgage options.

Through HFHGCC's first-time homebuyer program, families begin to establish roots and start building equity. As well, our partner families also benefit from:

- No interest mortgages – Saving an average of \$90,000 over the life of the loan
- Low monthly payments – Currently, new homeowners pay less than \$600 per month
- Low good faith deposit – Partner families pay only \$500 for their down payment

And the benefits don't end there. Homeownership builds successful children. Children of families who own their homes are more likely to

graduate from high school and college. And homeownership builds stronger communities. Homeowners are more likely to repair or improve their homes and to maintain a garden outside their homes.

A Brush with Kindness is a preservation program that offers painting, landscaping and minor repair services to eligible homeowners so they can continue to live in safe, decent homes for years to come. CHORE, an HFHGCC-affiliated volunteer group, serves the community primarily by building ramps and performing other small jobs for low-income families.

Additionally, since 2007, HFHGCC has operated the ReStore further serving the surrounding region.

*(Continued on page 5)*

HOMEFRONT is an informational newsletter produced for donors, sponsors, volunteers, and friends of Habitat for Humanity of Greater Centre County.

#### 2015-16 BOARD OF DIRECTORS

**Thaddeus J. Will, President**  
*M&T Bank*

**Les Cutter, Treasurer**  
*Shaner Capital L.P.*

**Doug Erickson, Secretary**  
*Patton Township*

**Sam Barton**  
*PSU-HFH Student Chapter*

**Jeff Horwitz**  
*Penn State University*

**Wanda B. Knight**  
*Penn State University*

**Sam Komlenic**  
*Penn State Public Broadcasting*

**Pam Long**  
*Penn State University*

**Sam McGinley**  
*Northwest Savings Bank*

**Jason M. Moser**  
*The Nittany Lion Inn*

**Sylvia Rosa-Ortiz**  
*GIANT Food Stores*

**Ken Kline Smeltzer**  
*Smeltzer's Omni Services*

**Dan Trevino**  
*Penn State University (Retired)*

**Dan Weiger**  
*Alexander Building Construction Co.*

#### STAFF

**Jill Redman, Executive Director**  
**Stephanie Clevenger, ReStore Manager**

**Jason Jones, ReStore Driver**  
**Larry Lucas, Site Supervisor**  
**Nic Shower, ReStore Associate**

#### MISSION STATEMENT

Habitat for Humanity of Greater Centre County (HFHGCC) partners with working families and volunteers to build affordable, quality homes and to provide services that promote successful homeownership.

## Bricks & Sticks: Another Success!

The annual Bricks & Sticks Golf Classic raised nearly \$70,000 to benefit Habitat for Humanity and the Builders Association of Central PA. With this, BACP will continue serving its members, customers and the community by promoting high standards of construction excellence, supporting the longevity of the building trade through education, and supporting professional development and legislative advocacy. And HFHGCC will use its portion of the event's proceeds to continue its mission of providing affordable housing solutions for area families in need.

#### Blue Course Winners

- First place team (Net score, 55): Brennan Glantz, Chris Campbell, Matt Halloran, Chris Schoonmaker

- First place team (Gross score, 54): Tom Stabley, Tom Witmer, Dan Ryan, Larry Walker

- Second place team (Net score, 58): Scott Lamb, Jeff Bolze, Matt Heaps, Craig Morrow

- Second place team (Gross score, 58): Lana Walker, Tina Powers, Tom Kearney, Scot Fozard

- Closest to the pin: Jed Neilson

- Longest drive: Ken Maguire (men), Tina Powers (women)

- Straightest drive: Chuck Bode

#### White Course Winners

- First place team (Net score, 56): Holden Farahani, Doug Leitzel, Aaron Marrison, Josh Leitzel

- First place team (Gross score, 50): Ed Bell, Jim Walker, Bill Buck, Lou Brungard

- Second place team (Net score, 57): Glenn Davis, Pat Hennessey, Zack Knepp, Jerry Edminson

- Second place team (Gross score, 55): Frank Guadagnolo, Dan Kennedy, Ed Smith, Brian Soule

- Closest to the pin: Ed Bell

- Longest drive: Mike McAndrew (men), Sandy Hassinger (women)

- Straightest drive: Jason Cunningham

BIG thanks to our 2015 sponsors – *Platinum:* Fulton Bank and CB Flooring; *Gold:* ABC Supply Company, America's Carpet Outlet, Atrium Doors & Windows, Babst Calland, Centre Concrete, Kohl Building Products/Simonton Windows, S&A Homes; *Silver:* Allensville Planing Mill, Best Line Equipment, Bricks & Stones Supply/Glen-Gery Brick, Eby Paving, National Penn Bank, Nittany Settlement Company, PennTerra Engineering, Restek, S&T Bank, and Urish Popeck & Co. LLC.

*Save the date for 2016! We'll be back for another round on Friday, August 5th.*



*Event chair Bob Belinda presenting "Brick" Sponsor Awards to CB Flooring and Fulton Bank.*

## Another Family on the Path toward Homeownership

Davin Carswell and his wife Ausha Williams first heard of Habitat for Humanity from some friends at church. Despite being a little unsure of the process, they decided to give it a go and submitted an application to HFHGCC in April 2014.

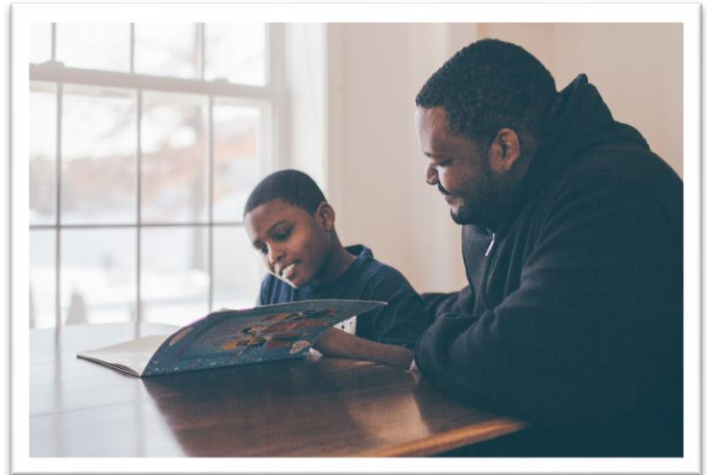
The two-bedroom apartment in which they had been living was in fair condition, but was becoming crowded with their expanding family. Also, their rent –at \$835 per month– was higher than a typical Habitat mortgage.

After careful review, the family was approved for Habitat's first-time homebuyer program, and they excitedly went with staff to tour possible home choices. They opted for a three-bedroom townhome with a location that proved ideal for many reasons. It is convenient to Davin's job at Penn State and Ausha's at a downtown hair salon, and did not require a school change for their young son.

They quickly started working toward their "sweat equity" goal of 350 hours by working alongside friends, family and volunteers at their future home and at the ReStore.

Just shy of the one-year mark, Davin, Ausha and their children moved into their home. While the process may have taken some time, the end result was worth it. They are now building equity for themselves while providing a solid foundation for their kids' futures.

**Do you know a family that might be interested in affordable homeownership opportunities? Encourage them to contact Habitat today! [www.habitatgcc.org](http://www.habitatgcc.org) or (814) 353-2390**



## Consider a Year-End Charitable Gift

At Habitat for Humanity of Greater Centre County, we believe everyone deserves the right to decent, affordable housing. Your financial contribution not only helps local families to achieve the dream of homeownership but also promotes long-term stability in our region. We cannot thank you enough for investing in the future of our neighbors and community.

***Your gift is an investment in our community and will make a difference. Thank you!***

HFHGCC accepts:

- **Gifts by Check:** You can make a year-end gift by check, made payable to Habitat for Humanity of Greater Centre County and mailed to 1155 Zion Rd, Bellefonte PA 16823.
- **Credit Card:** You can use your credit card to make a secure online donation today at [www.habitatgcc.org](http://www.habitatgcc.org).
- **Tributes/Honorariums:** Gifts in honor of loved ones, friends or business acquaintances can be a wonderful and meaningful alternative to holiday shopping! A customized note can be mailed to you or your chosen recipient.

Should you have any questions regarding your donation, please contact Jill Redman by email at [jill@habitatgcc.org](mailto:jill@habitatgcc.org) or by phone at (814) 353-2390, ext 1000.



**Habitat**  
for Humanity®

**ReStore**

# ANNUAL FALL Sale-A-Bration!

HFHGCC's ReStore is a retail outlet, selling deeply discounted home improvement items and building materials and supplies. Everything in the ReStore is donated so we can sell it at a fraction of the retail price. We partner with businesses and individuals to get the highest quality merchandise possible, and we also rely on volunteers to help us out so that we can keep our costs as low as possible.

**100% of the ReStore profits go to HFHGCC to help fulfill its mission of providing quality homes to deserving, working families.** An added benefit is that many of the items we sell would otherwise end up in the garbage. **In 2014, the ReStore diverted approximately 175 tons (that's 350,000 pounds!!) of goods from local landfills.** We provide businesses and individuals an opportunity to repurpose items they no longer need, while offering a tax benefit for contributing to a qualified 501(c) 3 organization.

Habitat for Humanity of Greater Centre County and the ReStore are celebrating another year of partnering with working families and volunteers to build and renovate affordable, quality homes and to provide services that promote successful homeownership.

*Throughout the month of  
October, watch for:*

- 30% discounts on merchandise 
- DIY workshops – learn how to re-purpose ReStore goods
- Weekly prize drawings 
- Appreciation events

OCT	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		<b>1</b> - 30% off cabinets	<b>2</b> - 30% off seasonal items	<b>3</b> - 30% off hardware - <b>Donor Appreciation</b>
	<b>7</b> - 30% off countertops	<b>8</b> - 30% off electrical	<b>9</b> - 30% off home décor	<b>10</b> - 30% off tools - <b>BIG Froggy 101 Live Remote, 9-11am</b>
	<b>14</b> - 30% off plumbing	<b>15</b> - 30% off furniture	<b>16</b> - 30% off windows	<b>17</b> - 30% off doors - <b>DIY: Broken Tile Fun!</b>
	<b>21</b> - 30% off lumber	<b>22</b> - 30% off lighting	<b>23</b> - 30% off flooring	<b>24</b> - 30% off appliances - <b>DIY: Tie-dye Tiles!</b>
	<b>28</b> - 30% off cabinet hardware	<b>29</b> - 30% off fasteners	<b>30</b> - 30% off paint	<b>31</b> - 30% off WILDCARD! - <b>Kid activities!</b>

**OPEN TO THE PUBLIC**

**Wed – Thurs – Fri – Sat 9am til 4pm**

**1155 Zion Road - Bellefonte, PA 16823**

**(814) 353-2390 - [www.habitatgcc.org/restore](http://www.habitatgcc.org/restore)**





## Mark Your Calendars!

### HFHGCC Upcoming Events

--

#### October - ALL MONTH! ReStore Sale-A-Bration!

ReStore  
1155 Zion Rd  
Bellefonte

**Saturday, Nov 14**  
**10am-2pm**

**Centre County Super Fair**  
Mount Nittany Middle School

**Thursdays, Oct 22, Nov 5,**  
**Nov 19, Dec 3, Dec 17**

**"Happy-ness Hour" with**  
**The Second Winds**

American Ale House  
821 Cricklewood Dr  
State College

**Sunday, Dec 6**  
**11am-2pm**

**Alternative Christmas /**  
**Holiday Fair**

University Baptist & Brethren Church  
411 S Burrowes St  
State College

## What does home mean to you?

We've heard partner families describe their new homes as "a foundation" for their future. A child remembers when his mother put in hundreds of hours of labor on a home that would create a "fresh start" for his family. Or when building a safe, stable home led to a couple's "new beginning" and a rediscovered "hope to have a good life."

Comfort. Security. Favorite family memories. A place for sleepovers. A place of refuge. Habitat volunteers, supporters and partner families have told us many ways they think of home.



*What about you? Like us on Facebook at [facebook.com/habitatgcc](https://facebook.com/habitatgcc). Leave a comment and let us know: What does home mean to you?*

## Habitat builds *(from page 1)*

Modeled on a 'thrift store' concept, the ReStore accepts donations of new and gently used home accessories, building materials, cabinetry, appliances, furniture and more, and then sells the items to the general public at a fraction of the retail price. Be sure to watch for our month-long sale in October! ReStore proceeds are used to directly support HFHGCC's mission.

While one family fully satisfied their mortgage in late 2014, two newly approved families moved into their homes. And we are currently accepting applications for additional properties. Soon, two more hardworking families will have the opportunity to achieve their dreams of homeownership.

Habitat for Humanity of Greater Centre County has quietly been rebuilding its own foundation for a solid future. New staff and board members have been diligently working with partner families, both new and long-term. The organization is working to ensure its long-term success by streamlining the application process, implementing pre-purchase budgeting workshop requirements and following new mortgage origination and servicing regulations. This, in turn, will help provide for the long-term success of our homebuyers too.

For more information on any of HFHGCC's programs or for ReStore hours/location, visit [www.habitatgcc.org](http://www.habitatgcc.org), [www.facebook.com/habitatgcc](https://facebook.com/habitatgcc) or email [info@habitatgcc.org](mailto:info@habitatgcc.org).

*Let's keep working together to build a better Centre County ... one home and one family at a time.*

## HFHGCC by the Numbers!



**THOUSANDS OF VOLUNTEERS**  
provided a hand up

**HUNDREDS OF TONS OF USABLE GOODS**  
diverted from local landfills and sold at the ReStore

**SIXTY-SIX FAMILIES SERVED**  
in the Greater Centre County region

**ONE COMMUNITY CHANGED**  
*Building houses, building hope*

HFHGCC  
1155 Zion Rd  
Bellefonte, PA 16823

[Addressee]  
[Street Address]  
[City, ST ZIP Code]