

HOMEFRONT



BUILDING HOUSES, BUILDING HOPE

FALL 2016

Hard work pays off for local family

"Mommy, mommy, in our new house, I want a Star Wars room," begged the boy. Mom, turning to me, rolled her eyes slightly and smiled, then said, "Someone is a little excited." She continued, "His excitement has made me even more excited. And makes all the hard work worth it."

Dominique, a single mom of an active 6-year-old son, is obviously proud when describing how she's maintained a regular 40-hour work week, and then also managed to put in another 8 or so hours completing "sweat equity" at the ReStore, Habitat for Humanity of Greater Centre County's resale shop for new and slightly used building materials and home improvement supplies. Dominique must complete a total of 350 hours of sweat equity as part of Habitat's program requirements, and she's well on her way with nearly 100 done.

abide by other program requirements, Dominique also paid off debt, maintains a savings account, and will soon complete financial counseling sessions. All toward the goal of homeownership, which Dominique once thought was out of her reach. "I always wanted a home for my son and me, but I didn't think it was possible. I'm from State College and I love this area, but it's expensive. I didn't know if I could ever afford to buy anything here," she explained.

But that's exactly what Habitat for Humanity of Greater Centre County provides for income-qualified families - an opportunity for affordable homeownership. Since 1983, the organization has built or renovated homes for more than 60 partner

early 2016. worker, Dominique contacted Habitat

families throughout the Centre region. some encouragement from a former co-



Dominique and her son show off their new



Volunteers decorated a chalkboard wall with a very special message.

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

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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.

UPCOMING EVENTS - All open to the public!



Centre County Community Super Fair Saturday, November 19 - 10am to 2pm Mount Nittany Middle School 656 Brandywine Dr, State College, PA 16801

Organized by the Centre County Council of Human Services, the goal of the Centre County Community Super Fair is to provide local organizations with a no-cost opportunity to highlight all that Centre County has to offer its residents. Health Screenings, programs for children & recreation, Veterans benefits, legal issues, volunteer opportunities, great food, magician Ben Salinas, puppeteer Adam Swartz and The Super Heroes for Kids. This one-of-a-kind event allows the public and opportunities to learn about community services and available volunteer opportunities.



Alternative Christmas Fair Sunday, December 4 - 11am to 2pm University Baptist & Brethren Church 411 S Burrowes St, State College, PA 16801

Started as an alternative to the commercialization of Christmas, the fair offers people the opportunity to donate to various charitable causes in the names of those you wish to gift. Certificates are given to donors signifying their gift on behalf of another. Over 20 local, national and international charitable organizations – including HFHGCC – will be in attendance. There is also a Children's fair with fun, food and games for the younger kids, held at the same time. More details can be found at https://www.facebook.com/AlternativeChristmasFairUbbc.

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Hard work pays off (continued from page 1)

to learn more. She found out that the organization had plans to renovate a townhouse not far from her son's school. She was given instructions for completing an application, and quickly returned with all the necessary documents just a few weeks later. Habitat reviewed her information and credit report, interviewed her and her son, verified her income and employment history, and ultimately approved Dominque for the organization's first-time homebuyer program. By the end of the year, she and her son will move into their new home.

Dominique is still undecided if she'll give in to her son's request for a Star Wars-themed room, but she's more than certain that this opportunity with Habitat is going to change her life. "I'm grateful for the program, I'm grateful for the volunteers, and I'm grateful for this chance to prove to myself that I could work hard and make this happen," shared Dominique. "It's not easy, and it's not a giveaway, but I did it!"



Dominque pictured with volunteers from the Penn State Habitat Campus Chapter.



Hands-on sweat equity allowed Dominique to learn firsthand how to maintain her home.

How well do you know your Habitat?

If you receive this newsletter, you are likely a friend of Habitat for Humanity of Greater Centre County. We are grateful for your gifts of volunteer time and donations of financial support. We also appreciate when you spread the word about our mission of providing as many families as possible with decent, safe and affordable housing. Following are some common myths and the real facts to help you be best prepared when asked why you support Habitat for Humanity of Greater Centre County.

Myth: Habitat for Humanity gives houses away to poor people for free.

Fact: Habitat for Humanity offers homeownership opportunities to families who are unable to obtain conventional house financing. For HFHGCC, this includes those whose income is 40-80% of the area's median income. Prospective Habitat homeowner families make a \$500 down payment. Additionally, they contribute 350 hours of "sweat equity" on the construction of their home or someone else's home.

Myth: Habitat profits from the sale of these homes.

Fact: Habitat affiliates make no profit from the sale of the homes built or renovated. Families are given a 0% interest rate mortgage based upon what it costs HFHGCC to build or renovate their home. Because Habitat houses are built using volunteer labor, and donations of or discounted land, material and labor, mortgage payments are kept affordable.

Myth: Habitat houses reduce a neighborhood's property values.

Fact: Housing studies show affordable housing has no adverse effect on neighborhood property values. In fact, Habitat houses have proven to increase property values and local government tax income.

Myth: Habitat homeowners are on welfare.

Fact: While some Habitat homeowners may receive aid, many more are working people. Typically their annual income is less than half the local median income in their community.

Myth: You have to be Christian to become a Habitat homeowner.

Fact: Habitat homeowners are chosen without regard to race, religion or ethnic group, in keeping with U.S. law and with Habitat's abiding belief that God's love extends to everyone. Habitat also welcomes volunteers from all faiths, or no faith, who actively embrace Habitat's goal of eliminating poverty housing from the world.

Myth: Habitat for Humanity was founded by former U.S. President Jimmy Carter.

Fact: Habitat was started in 1976 in Americus, GA, by the late Millard Fuller and his wife Linda. President Carter and his wife Rosalynn, whose home is eight miles from Americus in Plains, GA, have been longtime Habitat supporters and volunteers who help bring national attention to the organization's house-building work.

Big SHOUT OUT to Bricks & Sticks supporters

It was another fabulous year at the Bricks & Sticks Golf Classic! Together with the Builders Association of Central PA, Habitat for Humanity hosted 164 golfers on two courses for 18 holes of awesomeness. We are especially grateful to our tournament sponsors.

Platinum: CB Flooring ♦ Fulton Bank

Gold: ABC Supply Company / GAF / Royal Building Products ◆ America's Carpet Outlet ◆ Atrium Doors and Windows ◆ Babst Calland ◆ Centre Concrete ◆ Kohl Building Products / Simonton Windows ◆ S& A Homes

Silver: Best Line Equipment ♦ Bricks and Stones Supply / Glen Gery Brick ♦ EBY Paving ♦ Nittany Settlement Company ♦ PennTerra Engineering ♦ Restek ♦ Urish Popeck & Co LLC ♦ Your Building Centers

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♦ Rex Energy

And special thanks, also, to our planning committee: Bob Belinda (Chair), Centre Concrete ◆ John Arrington, National Penn Bank ◆ Dave Asencio, EBY Paving / Scott Cohagan, Forever Broadcasting ◆ Glenn Davis, Kohl Building Products ◆ Betsy Dupuis, Babst Calland ◆ Doug Erickson, Patton Township ◆ Steve Eskey, Penn State Golf Courses ◆ Tim Gervinski. Centre Concrete ◆ Chad Lakatosh, Poole Anderson ◆ Kyle Losch, Fulton Bank ◆ Tom Schmidt, Forever Broadcasting ◆ Chris Schoonmaker, S&A Homes ◆ Tim Schoonover, Babst Calland ◆ Mike Sgriccia, Alexander Building Construction ◆ Byron Singer, Bricks and Stones Supply ◆ Thadd Wendt, Fine Line Homes

Tournament prize winners:

Blue Course

- 1st Place, [51]: Byron Singer, Ken Singer, Bill Raab, Jared Adams
- 1st Place, Gross [51]: Dean Johnson, Tim Holdcroft, Gary Bontrager, George McMurtry
- 2nd Place, Net [59]: Lana Walker, Gary Nettles, Jean Galliano, Tommy Songer
- 2nd Place, Gross [58]: Ryan Glasgow, Ryan Newman, Josh Williams, Ryan Wood

White Course

- 1st Place, [52]: Ed Bell, Bill Buck, Jim Walker, Lou Brungard
- 1st Place, Gross [49]: Rob Schmidt, Larry Walker, Ed Washell, Tom Taricani
- 2nd Place, Net [54]: Chris Schoonmaker, Chris Campbell, Brennan Glantz, Raptosh
- 2nd Place, Gross [53]: Team WR Hickey

Skills contest winners:

Blue Course

- Closest to the Pin #4: Sandi Myers [3' 2"]
- Longest Drive #2: Sean Dorefice [Men], Melissa Foster [Women]
- Straightest Drive #6: Gary Bagshaw

White Course

- Closest to the Pin #12: Larry Walker [3' 11"]
- Longest Drive #9: Denny Taylor [Men], Jen Wiker [Women]
- Straightest Drive #3: Steve Bell



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ReStore Round-up

Shop: Hoping to make some quick home improvements before the in-laws arrive for Thanksgiving? The ReStore offers great deals on quality new and used items. Our store features a huge selection of furniture, appliances, cabinets, building materials, home goods and more! Our items are discounted far below original prices—we'll help you make home design and home improvements more affordable. Visit the ReStore often to see new items in stock—our inventory is always changing.

Redesigning your living room on a budget? Check out our tables, chairs, end tables, lamps, and light fixtures. Renovating your kitchen or bathroom? We carry discounted cabinets, countertops, paint, tile, flooring, and more. The ReStore is the best source in town for DIY home design, renovation and décor!

Donate: Looking to clean out the basement before the in-laws arrive for the holidays? Do you have furniture, home goods or building supplies that you no longer need? Donate them to the ReStore—it's easy, reliable and tax-deductible. And it's a great way to help the community: Habitat uses 100% of profits to build and repair homes in Centre County.

Contact us now to schedule your free donation pick-up: (814) 353-2390, ext 1003 or restore@habitatgcc.org. Our pick-up team is courteous and professional, and we'll pick up donations of any size. You can also drop off your donation during normal business hours, Wednesday through Saturday, 9am to 4pm.

Volunteer: Volunteers at the ReStore help us organize inventory, provide customer service, and pick up donations. Volunteering at the ReStore is a great way to help HFHGCC, and it is FUN! To start volunteering, contact us at (814) 353-2390, ext 1003 or restore@habitatgcc.org.



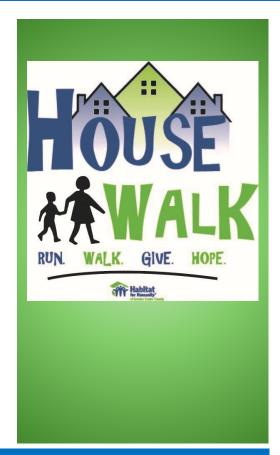
SAVE THE DATE: HouseWalk 2017

Habitat for Humanity of Greater Centre County will be hosting its annual HouseWalk event on Sunday, April 23, 2017. As we work to better engage more and more teams, we wanted to send a quick "save the date" email as we know many of you begin planning your Spring activities now.

We will be finalizing details (location/walk route, start time, registration process) over the next few months, and will share that information when ready.

If someone else will be leading the efforts to organize your group, please let us know! Contact Jill Redman at (814) 353-2390, ext 1000, or jill@habitatgcc.org.

We thank you for your support in helping us help more families find stable, safe, and affordable long-term housing solutions!!



HFHGCC 1155 Zion Rd Bellefonte, PA 16823

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