



BUILDING HOUSES, BUILDING HOPE

# HOMEFRONT



**Habitat**  
for Humanity®  
of Greater Centre County

WINTER 2015

## 2014 in Review, Looking Ahead at 2015

What a year! 2014 was a year-long celebration of HFHGCC's 30th year of building, renovating and repairing homes with generous financial supporters, dedicated community volunteers and determined partner families. Our affiliate continues to work through transitions as we strive to serve more families in need of affordable housing solutions in Centre County.

Through several homebuyer information sessions, open houses, and community-based outreach events, HFHGCC approved two new partner families in 2014.

The Swartzes, who were profiled in our last newsletter, moved into their home just before Thanksgiving.

The Williams-Carswell family will start working side-by-side with volunteers on their home this month. [Check our website for volunteer dates.](#)

*It is an exciting time at HFHGCC!*

But for all the good in 2014, the need for housing still exists in our community. With recent news about apartments converting from affordable units to student rentals, the options for those who work but earn lower wages become more and more limited every day. In many cases, HFHGCC's program is the only viable option for families to ever realize dreams of homeownership.

As HFHGCC looks to provide more opportunities in 2015 and beyond, we need to work hard to identify qualified partner families. To that end, we have focused on our program in great detail in this newsletter. Inside you will find information on the application process, responsibilities associated with homeownership, and expectations of HFHGCC partner families.

*Help us spread the word about our program so that we can serve more families in our community.*

## HABITAT PROGRAM FAQ

*Are Habitat houses free?* No. Habitat homeowners purchase their homes from Habitat through a zero-percent interest mortgage.

*Is there a large down payment required?* There is a required down payment of \$500 after the homeowner's application has been approved.

*How much is the Habitat monthly mortgage payment?* The monthly mortgage payment varies depending on the cost of each individual home. Currently, the average monthly mortgage payment for new homebuyers is between \$500 and \$600.

*What is included in a homeowner's monthly mortgage payment?* Principal payment that goes to pay down the amount owed on the home loan, property taxes and homeowners' insurance.

HOMEFRONT is an informational newsletter produced for donors, sponsors, and volunteers 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.

## SAVE THE DATES!

### 2015 HFHGCC EVENTS

HFHGCC is busy preparing for several FUNraising and FUNDraising events this year. *Mark your calendars and watch for more details.*

*March 13-15 – We'll be back at the Central PA Home and Garden Show at the Bryce Jordan Center!* Thanks to a long-standing partnership with the Builders Association of Central PA, HFHGCC and the ReStore will be exhibiting along with the region's premier housing industry experts. Show hours are Friday, March 13th from noon to 8pm, Saturday, March 14th from 10am to 8pm, and Sunday, March 15th from 10am to 4pm. Stop by our booth at Concourse 6 and 7 to see us!



*May 3 – HouseWalk, HFHGCC's community 5k walk/run, will move venues this year to Tudek Memorial Park!* Participants will be able to enjoy the extra family (and dog!) friendly amenities that the park offers, while creating more public awareness for HFHGCC and the region's housing issues. Contact HFHGCC if you are interested in serving on the event planning committee, or if you and your officemates, your congregation or your family might be interested in walking/running and raising money to help build more homes this year.

*May 5 and 6 – Centre Gives will launch for 36-hours of online giving goodness.* Donations made to HFHGCC through Centre Gives will be matched on a pro-rated basis from Centre Foundation and will also make HFHGCC eligible for additional prize money.



*August 6 and 7 – Back for the twelfth year running, Gathering on the Greens and the Bricks & Sticks Golf Classic serve as back-to-back opportunities to have loads of fun while supporting HFHGCC.* Sponsorship opportunities available, and plenty of room for foursomes, too.

Check our [website](#) for registration and event details.

# HFHGCC Homeownership Program

Are you interested in purchasing your first home? If not you, do you know a family that might benefit from a unique, affordable homeownership opportunity? Habitat for Humanity of Greater Centre County is looking for qualified homebuyers to build/ renovate and purchase homes through our program.

HFHGCC affiliate selects “partner families” to become Habitat homeowners. HFHGCC follows a nondiscriminatory policy of family selection; neither race nor religion is a factor in choosing partner families. Partner families are always selected based on their level of need, ability to pay and willingness to partner.

Through volunteer labor and donations of money and materials, HFHGCC builds simple, quality, affordable homes in partnership with Habitat homeowner families. After a home is complete, the organization sells the home to the partner family at no profit, financed with 0% interest.

*Applicants are required to meet several qualifications to ensure success. All applicants must:*

- Be a first-time homebuyer or fall within certain exceptions;
- Be a citizen or permanent legal resident of the U.S. who has lived or worked in Greater Centre County for the past year;
- Have at least two, but no more than eight, people in your household;
- Meet income guidelines based on area median income;
- Meet credit guidelines - payment history is considered;
- Be willing to live in and participate in the communities where HFHGCC is building at the time your application is approved. The organization has previously built homes in Bellefonte, Millheim, Mill Hall, Milesburg, Osceola Mills, Philipsburg, Port Matilda, Snow Shoe and State College.

## ... HFHGCC Homeowner Application Process Overview ...

**STEP 1: Attend an information session ●●●** At this session, you will hear a presentation about HFHGCC and you will have an opportunity to have a one-on-one meeting to ask questions and determine whether our program is a good fit for your household. You will complete an Interest Form to be used by staff to review your basic household information and determine your readiness.

**STEP 2: Conference with Habitat Staff ●●●** After attending an information session, a staff member will review your Interest Form and then contact you to review your information. If you meet the initial qualifications and are ready to submit an application, the staff member will provide you with an official Application for Homeownership.

**STEP 3: Complete an Application ●●●** Gather the required documents on the list provided to you with the Application for Homeownership. When submitted, your application, credit report, and personal documents will be reviewed for completeness. If the documents you provide are not complete, you may not be able to proceed to the next step.

**STEP 4: Habitat Staff Reviews Application ●●●** A staff member will review your application and supporting documentation. If you meet the qualifications, your application will be accepted for consideration.

**STEP 5: Application Components are Finalized ●●●** Any outstanding documentation will be collected by a staff member. A sex offender, criminal background check and a

terrorist background check will be conducted. At the appropriate time, the application is distributed to the Family Services Committee.

**STEP 6: Family Services Committee Home Visit ●●●** Two members of the Family Services Committee will contact you to set up a time to visit and conduct an interview of you and your family at your current residence. After the interview and the submission of any remaining documents, a determination will be made about your application.

**STEP 7: If Approved... ●●●** You will start your Habitat partnership - attend orientation and other classes and begin working on your 350 sweat equity hours on others' homes and then yours!

# Responsibilities of Homeownership

*Are you and your family ready, willing, and able to:*

- Make a commitment to live in the same home for up to 30 years or more? It's easy to move when you rent, but when you own a house, moving is much more complicated!
- Make a payment to a mortgage company every month? All mortgage companies, including Habitat for Humanity will foreclose on homeowners that become delinquent in their payments.
- Save \$500 for a down payment?
- Budget for ALL expenses of homeownership, including but not limited to water, heat, electricity, sanitation, regular maintenance, property tax, homeowner's insurance, etc.?
- Fix a broken toilet yourself or spend money to hire a plumber when it breaks?
- Spend "free time" keeping the house in good condition - painting, doing repairs, yard work, cleaning, etc.?
- Learn the skills necessary to do maintenance on the home?
- Keep the lawn mowed in the summer and the sidewalk clear of snow and ice all winter long?
- Spend time getting to know your neighbors, since good relationships with neighbors are the start of healthy, strong communities?

*If you answered "yes" to all of these questions, you may be ready to become a homeowner. Contact HFHGCC today!*

## Application Process Questions

*How long is the waiting list for prospective homebuyers?* Currently, we do not have a waiting list for homeownership. The length of the application and renovation/build process will vary depending on each applicant's financial readiness as well as the availability of properties.

*How long is the application process? When will I move into my home?* The application process usually takes between 2 to 6 months depending on the financial readiness of each applicant. Once the application is approved, the process from property selection to occupancy usually takes between 4 to 8 months. The entire process can take from 6 months to a year depending on each applicant's individual circumstances and the availability of properties, or it may be longer depending on other factors. This information will be reviewed with each approved homebuyer individually.

*What if I have bad credit or a bankruptcy?* We do not look at your credit score. As long as your financial history shows consistency in paying bills on time or you can pay past due non-medical debts, the application will be considered. Bankruptcies from four or more years ago will not automatically keep your application from being approved. However, bankruptcies must be at least four years old in order to be eligible for our program. HFHGCC will work with you to help you identify ways to improve your credit so that your application can be considered.

*What happens if my application is denied?* If applicants do not meet HFHGCC's criteria and are not accepted into the program, they will receive a letter with a description of the reason and a referral to free credit counseling if necessary. There is no limit to how many times an individual can apply for a Habitat home, so we encourage applicants to re-apply!

*If your family, or a family you know, is in need of quality, affordable housing, please contact HFHGCC at (814) 353-2394, ext 1, or visit [habitatgcc.org](http://habitatgcc.org).*

## Expectations of a Partner Family

*What is expected of a Habitat homebuyer during the initial occupancy period?*

- Invest 350 sweat equity hours
- Attend the required homebuyer education classes
- Make timely payments
- Maintain the home
- Be an active member of the community

*What is expected of a Habitat homeowner after closing?*

- Make timely payments
- Maintain the home
- Be an active member of the community
- Inform Habitat of changes to email addresses or phone numbers
- Stay connected with Habitat staff and volunteers!

# Refreshed ReStore and Donations Process

Habitat for Humanity of Greater Centre County operates the ReStore, a nonprofit home improvement store and donation center that sells new and gently used building materials, home accessories, hardware, tools and more to the public at a fraction of the retail price. All proceeds generated by the ReStore are used to build homes, community, and hope in Greater Centre County.

ReStore staff and volunteers have been working tirelessly the last several months to reconfigure the ReStore layout to improve the customer and donor experience. From brighter lighting to improved aisle arrangements, the ReStore has taken on a new, more organized feel.

Whether you are a do-it-yourselfer, homeowner, renter, landlord, contractor, interior designer, environmentalist or treasure hunter, make the ReStore your first stop when shopping for your next home improvement project. The prices are great and you never know what you will find!

[Like our Facebook page to receive notifications when new inventory arrives!](#)

ReStore inventory is made up of generous donations provided by members of our community. Donors include individuals, organizations, manufacturers, businesses and retailers. Many donors are remodeling, organizing, downsizing, or redecorating. Often businesses have overstocks or 'scratch and dent' items to offer. ReStore accepts a variety of new and used building materials and home improvement

items. Appliances, cabinets, doors, windows, lumber, flooring, tile, bath fixtures, furniture, countertops and more can be found at ReStore.

ReStore depends on the community's generosity for its survival. Without your donation, it would not be possible for ReStore to serve our community and support HFHGCC. Generous donations mean excellent ReStore inventory, which then means more families served.

## *Donation Guidelines*

If you have good, reusable or new items you would like us to consider for donation, call ReStore at (814) 353-2390, ext 3. You will be asked for a general description of item(s) including quantity, size, and condition. Please also be prepared to share contact information. Donors are encouraged to arrange to transport items to ReStore to reduce operating costs at the facility, so please indicate if you will be dropping off the item.

Donations must be clean and in 100% working order; we do not have the ability to repair donated items.

ReStore determines if the item can be accepted for donation. Final decisions are reserved until the time of drop-off or pick-up.

ReStore must, in some cases, turn away items offered for donation due to condition, current needs, and inventory levels or for any other reason.

Please arrive at ReStore no later than one hour prior to closing with your prescreened items. **After hours drop-offs are not permitted.**

If a pick-up is requested, one may be scheduled by e-mail or over the telephone. Once scheduled, for all pick-ups:

- Please have items on ground level (in a carport or garage for example).
- Please label items "Habitat Donation."
- Absolutely no hazardous materials or garbage, please.

ReStore staff will issue a receipt that may be used for tax purposes. The value of the donation is determined by the donor.

## *Items We DO Accept*

Doors ▪ Windows ▪ Cabinets ▪ Lumber  
▪ Roofing ▪ Flooring ▪ Plumbing ▪ Architectural Items ▪ Electric Appliances ▪ Countertops ▪ Home Décor ▪ Paint ▪ Hardware ▪ Light Fixtures ▪ Tools

## *Items We DO NOT Accept*

Hazardous Materials (Lead or Asbestos) ▪ Upholstered Furniture ▪ Mattresses ▪ Used Carpet/Padding ▪ Acidic/Toxic/Caustic Products ▪ Computers ▪ Electronics



**HFHGCC ReStore**

**(814) 353-2390**

[restore@habitatgcc.org](mailto:restore@habitatgcc.org)

# THANKS TO 2014 DONORS

Habitat for Humanity of Greater Centre County extends heartfelt gratitude to our dedicated supporters. The following organizations – faith-based groups, service clubs, foundations and local businesses – provided gifts in 2014.

Bellefonte Women's Club ▪ Bristol-Myers Squibb Foundation ▪ Centre County Association of REALTORS® ▪ Centre Foundation ▪ Clearfield Bank & Trust Company ▪ Faith United Methodist Church ▪ Harris Township Lions Club ▪ Hoffman Leakey Architects LLC ▪ Milesburg United Methodist Church ▪ Moshannon Valley Economic Development Partnership, Inc. ▪ Mt Nittany United Methodist Church ▪ National Penn ▪ Northwest Savings Bank ▪ PrinterMech ▪ PSU Habitat for Humanity Campus Chapter ▪ St John's UCC ▪ St Mark Evangelical Lutheran Church ▪ St Paul's United Methodist Church - Legacy Class ▪ State College Presbyterian Church ▪ The Walmart Foundation ▪ United Methodist Women ▪ United Way of Coastal Fairfield County, Inc. ▪ University Baptist & Brethern Church ▪ Warriors Mark United Methodist Church ▪ Young Scholars of Central PA Charter School

*HFHGCC apologizes for any omissions made in our donor lists. Donations listed were received between Jan 1, 2014 and Dec 31, 2014; please contact us with corrections. While all donations are important to us, space limitations only allow us to print donations of \$100 or more.*

## HFHGCC IS HIRING!

Working at Habitat for Humanity of Greater Centre County is both fast-paced and rewarding, and the work we do helps others make their lives better.

HFHGCC is currently accepting applications for a **ReStore Driver/Inventory Assistant**.

Visit [habitatgcc.org](http://habitatgcc.org) for a detailed job description and application instructions.



HFHGCC

1155 Zion Rd

Bellefonte, PA 16823

[Addressee]

[Street Address]

[City, ST ZIP Code]