



Spring 2009

Cornerstone

The Newsletter of the Burlington County Affiliate
of Habitat for Humanity

The mission of Habitat for Humanity Burlington County is to eliminate substandard and overcrowded housing in Burlington County through affordable homeownership.

HFHBC Goes Even Greener!

Thanks to the generous support of Foley Mechanical in Medford and Anderson Well Drilling of Marlton, one of our new houses in Beverly will be equipped with a geothermal heating system.

This unit will provide heat and hot water at 1/3 to even 1/4 of the cost of other heating options. HFHBC continues to strive to be an environmentally responsible builder, but we can only do so with the help and generosity of partners like Foley Mechanical and Anderson Well Drilling.

Partners in the Dream

Carle Murray, Office Manager

The high price of today's real estate market has made buying a home in Burlington County, New Jersey seem about as likely as purchasing a mansion on Chicago's golden mile. That is how applicants at Habitat Burlington County felt. Then lightning struck. Families who had been renting for years learned about Habitat for Humanity partnerships for low and moderate income buyers needing help owning a home.

Partner families complete their "sweat equity" by helping to build another family's home. In so doing, they connect not only with volunteers and staff, but also with other families working to accomplish their "sweat equity". Each is giving and receiving in a "cycle of renewed life". As one volunteer described it, "We stand side by side, each fighting for the other. We are all riders on the same train, it doesn't matter if you're in coach or first class. These families are not looking for pity, they're looking for prayers and the human



Drilling in Beverly for the installation of geothermal heating system.

connection."

Habitat's two most recent success stories are the Cook and Ortiz families. Turkessa Cook works as a bank teller and has three young children. Florence Ortiz handles referrals in a doctor's office and cares for her two children as well as her granddaughter. Both tried for years to save enough money for a down payment, but as home prices escalated, their goals increasingly felt out of reach. Florence Ortiz said, "It's rare in life when you dream of something like this and it works out so well. God has truly blessed my family."

The Ortiz family, along with a growing number of other first-time buyers at

Habitat Burlington County, owe their good fortune to a variety of sources geared toward assisting low and moderate-income families. Construction is sponsored through individual donors and local corporations who support the building process through Team Habitat and other gifts. Habitat mortgages are regular 20 and 30-year mortgages with zero percent interest, not the "subprime" loans that have made headlines recently. To qualify for partnership, a household of four people in Burlington County may earn no more than \$44,580 for the moderate-income pro-

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gram, or \$21,176 in the low-income program. After hearing from a friend about the local affiliate of Habitat, both families visited the website at www.habitatbcnj.org to see if their families qualified. They did.

Finding the right partners and getting through the process is no cakewalk, and expectations are high on who can and should partner with us. A host of organizations offer finance and budget counsel-

"It's rare in life when you dream of something like this and it works out so well."

ing. Everybody needs a place to rest. Everybody wants a home.

A Dream That Requires Work

Todd Ermer, Construction Manager

Home ownership is often referred to in the context of the "American Dream," but is owning property all that dreamy? Recently, a tree fell on my house and it was rather disconcerting. Sure, I have insurance, there was very little damage, and there were no injuries, but the event prompts one to playfully consider homeownership's merits.

I interviewed volunteers from Christ Presbyterian Church in Marlton as to why they thought it was worth their time to help someone become a homeowner. Some said because they grew up in a run-down place and wanted to make things better for someone else; others suggested that it was nice to have your own place and the ability to make the changes you want (paint color, etc). One said that this was a way she could use her talents and abilities to serve God. If I had asked each of the hundreds that volunteer with us, I probably would have gotten almost as many different answers.

It seems obvious that one of the biggest benefits to being a homeowner is a sense of stability and control over one's living circumstances. You don't have to get someone's permission before getting a pet or doing renovations and no one can arbitrarily evict you. But, is this sense of control really an illusion? I mean, the way township regulations are these days, you do have to get permission for a lot of things you do to your own house or property. And when you consider the current financial crisis that we're experiencing, you can see that becoming a homeowner does not automatically bring stability. Is there an inherent benefit to homeownership?

In a 2002 article entitled "Housing Policy and the Social Benefits of Homeownership" published in *Business Review*, N. Edward Coulson lays out a convincing claim that the entire community benefits from a greater rate of homeownership, especially among people with lower incomes. Studies have shown that owners make better neighbors than renters for three main reasons; maintenance, child-rearing, and citizenship. These all boil down to the fact that owners tend to take more interest in their community, partly because they have a financial incentive to do so. I encourage you to read the article in its entirety on our website.

Very few things in life come with guarantees and homeownership is one of them. But, it's reassuring to have statistical evidence of the real benefits to homeowner-

ship because accomplishing this dream with Habitat doesn't just happen; it's a lot of hard work. It's such hard work, in fact, that without supporters like you, the dream would not become reality. Everyone's contributions come together to give someone the opportunity to obtain something that they could only dream of before.

When we turn the keys over to a brand new home to two new homeowners in Beverly this spring it will be a dream come true - a dream that many of you worked hard to make happen. We thank you for doing your part to help fulfill someone's dreams and we ask that you continue to work to make it possible for others.

The Spirit of the ReStore

Marianne Reddick, ReStore Manager

Owning your own house is only part of the American dream; creating a home is the true force that brings a family together, laying the groundwork for happy and peaceful surroundings.

Proud homeowners invest their minds, bodies, and souls into creating an atmosphere that reflects not only their individual styles but also a collaboration of each member's personality. Blending these different elements into a welcoming and harmonious environment is not always easy, but at the Habitat for Humanity **ReStore**, it promises to be an enjoyable and extremely affordable experience.

Customers at the ReStore are always in for a surprise when they walk through the double doors into the self-serve, what-you-see-is-what-you-get warehouse. Hard and soft cover books, albums, and decorative knick knacks are the first thing to meet the eye. The high rise shelves are stocked with toilets, chandeliers, interior/ exterior doors with and without frames, single-hung windows, sinks, tile, ceiling fans, door knobs, and anything else you can imagine you would need for your home improvement projects. Living room, dining

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"We have come to believe that worthiness is not exclusive to the few, but a promise to all who dare to walk a path of hard work, faith, and resolve. It is within the reach of anyone."

“Each time a man stands for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, those ripples build a current which can sweep down the mightiest walls of oppression and resistance.”(Robert F. Kennedy, Jr.)

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room, and office furniture, along with new and used cabinets and kitchen appliances, line the walkways around the back.

Volunteers and employees are always willing to give their opinion or lend a knowledgeable suggestion about what size appliance would work well with your electrical hook-up; whatever problems you can imagine will be resolved thanks to the unique experiences of each member of the Habitat for Humanity ReStore team. The diversity of the staff ensures that you will not walk out without knowing what you are looking for, even if you cannot find it here.

“*One man’s trash is another man’s treasure.*” is a maxim that could have originated in a Habitat for Humanity ReStore. Items that one family no longer needs may be perfect for the next person that walks through our doors. Better than a hundred different yard sales, the beauty of the ReStore warehouse is the unpredictability; no one knows for sure what kind of donations we will encounter on a given day. The items that come in have their own personalities, their own separate histories, and their own proper place in whatever home or

office building they become a part of.

When a family from Cinnaminson comes in looking for a dresser and walks out with an entire bedroom set from a home in Moorestown, they leave with memories of sleepovers, parties, and other life events. Our new items find their way into homes where they are appreciated for their style rather than the bragging rights attached to a high price tag.

People from all over the region come to the ReStore in search of choice pieces for their homes. A woman shopping here for her sister in Massachusetts found the exact color tile her sister had requested. Sometimes, the thing you want the most but cannot seem to find in a commercial warehouse spent years in someone else’s home. Big families with limited income find brand new furniture for their children’s bedrooms, or an old leather couch in perfect condition for their family room.

Amazing things occur when everyday people work together while keeping other people’s happiness in mind. Families working together to make themselves happy spread the joy and help their neighbors realize their own dream homes.

So many stories filter into our home at Habitat everyday, and they never leave. Linger around corners, the spirits of our customers and donors alike lend themselves to putting together your dream home.

ReStore Hours

Tuesday 10am to 7pm

Wednesday 9am to 7pm

Thursday 9am to 7pm

Friday 9am to 5pm

Saturday 9am to 2pm

The Collective Power of Individual Acts.

Joel Ford, Executive Director

I recently joined Facebook®, an online social community. Within days, I was connected with friends, family, and classmates, some of whom I had not spoken to in more than 20 years. Each friend that I connected with in turn connected me with their friends. Through these connections, I discovered that one of my high school classmates had become a Habitat Partner Family four years ago. We could not help but feel that some power was at work in our lives and that our paths had not crossed by accident.

Habitat’s connection with you is also no accident. We have been brought together to be part of the vision and miracle of Habitat for Humanity. When one person volunteers or gives a gift to Habitat others are touched and moved by that action; leading them to also act. As these acts grow, so also does the cumulative effect on those we help. But, we cannot accomplish our goals without commitment and action from each individual. The need for Habitat homes in Burlington County still far exceeds our resources. We need your partnership and your gifts of time, talent, and funding to support current work and to increase our capacity to meet growing needs.

Many of you have taken action and demonstrated your commitment in many ways and we are very grateful for your support. But we need everyone’s help to make this dream a reality. Through the past actions of many, the Cook and Ortiz families will realize their dreams. But there are many other families waiting. Your act in support Habitat for Humanity will move others and it will change lives. With your help, more deserving families can have decent places to call home. Give families shelter, self-respect and the hope of a better life. Our ministry puts faith into action through empowerment and hard work. Please act now.



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Thank You to Area Businesses & Organizations!

We truly appreciate the efforts of so many to accomplish our goals. The following have made

Platinum Plus Level

- Coldwell Banker Elite
- Christine Dangler
- PHH Mortgage Services
- Danellie Foundation

Gold Level

- CDW Corporation
- Davis Enterprises

Silver Level

- Association Headquarters, Inc.
- Fluor Corporation
- GMAC Mortgage
- GMAC Mortgage
- Roster Financial, LLC
- Cetylite Industries, Inc.
- Dan Higgins Wood Flooring

Bronze Level

- Whitesell Industries, Inc.
- Builders League of South Jersey
- Christ Baptist Church
- First Presbyterian Church Moorestown
- Ford Motor Co.
- Medford United Methodist Church
- Prudential Fox & Roach Vorhees
- CabinetTree

Cornerstone Level

- Associated Chiropractors of Burlington County
- Covenant Presbyterian Church
- Fox & Roach Charities
- St. Mary's Episcopal Church
- Cherry Hill High School East



Cut or tear here and include with your gift in the envelope provided

Habitat for Humanity Burlington County

Yes!, I want to make homeownership a reality for Burlington County families!!

Directions: Please complete this form and return it to us in the response envelope provided. If you are giving a gift, don't forget to include you check!

Pledge/Gift:

- Gift enclosed:** Enclosed is my gift in the amount of \$_____ (checks payable to HFHBC)
- Pledge:** I pledge a gift of \$ _____ and choose to pay in the following way:
 - Bill me, beginning the month of ____/____/2009 One time Monthly Quarterly
 - Charge my Credit Card:** One time Monthly Quarterly ,beginning on ____/____/2009
- Credit Card Type: Visa MasterCard Amex Discover
- Name exactly as it appears on Credit Card: _____
- Card #: _____ Expiration Date: _____

Signature: (Required for a Pledge or Credit Card contribution)

Signature _____

Name: _____

Mailing Address: _____

Phone: _____

E-mail:

- Please contact me about an estate gift/gift of stock
- Please remove me from your mailing list
- Save a tree. Send your newsletter to me by e-mail!
- Save 2 trees. Send my Thank you by e-mail also!