

Cornerstone



The Newsletter of the Burlington County Affiliate of Habitat for Humanity

Fall 2007

www.habitatbcnj.org



The Habitat home at 301 York St., Burlington is nearing completion.

Almost Half Time

I love the college football season - the rankings, the tailgating, the rivalries, the pageantry, the hits, the thrills, the upsets. Since I now work on Saturdays, I see fewer games, but don't worry, my wife would assure you that I still get to watch plenty. If you know football, you know that the fourth quarter is where the games are won and lost. It's when the players are tired, the pressure is on and everything is on the line. Well, here at Habitat it isn't even half time yet. That's right, since we operate on a fiscal year calendar our year is just now coming to its midpoint. And that's good because we still have a lot of work that we want to accomplish this year. But before we get to that, let me recap our first half.

Since our last newsletter, we've accomplished a good amount of work thanks to many individuals and work crews from: **Browns Mills**

Methodist Church, Ameriprise Financial, Trinity Episcopal of Moorestown, CDW Corporation, Lockheed Martin, Faith United Presbyterian Church, PFH Mortgage, American Shower and Bath, Medford UMC, GMAC Real Estate, Starbucks, Yac Yac, McGuire AFB, Cargill, St. Peter's Episcopal Church, Travelers Insurance, Prudential Fox and Roach, Davis Enterprises, and Calvary Presbyterian Church.

Thanks to the efforts of the above, on the last day of our year, June 30, we dedicated the affiliate's first **Women's Build** at 222 Filbert Street in Mount Holly. All were excited to see the project come to a beautiful completion as a big extended family celebrated moving into their brand new, four bedroom house. Those are the types of days that make all of the hard work of building affordable homes worth it.

After that finished up, we turned our attention back to York Street in Burlington City. I'm proud to say that after a very long time in construction, 218 York Street is finally completed. This three bedroom house that is a rehab in the historic district finished very nicely. Hundreds of people put in thousands of hours on this home over several years to get us to this point and we are thankful for every one.

Most of the volunteers that came out between the last newsletter and this one worked at 301 York Street in Burlington City. From March through May as volunteer groups gathered before the workday began, I always found it interesting to listen to comments like, "A match would improve this

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That's What I Want For Christmas!

Is it just me, or do the holidays come faster every year? It seems as though we just finish passing out the gifts, then packing the decorations away when we have to pull them back out again. But, it is what reminds us that it's all in the "Spirit of Giving" and maybe it's because everyone reading this Holiday Newsletter gives all year and that's what the spirit of giving is really all about. We remember those who need our help and compassion everyday, not just once a year. You give to Habitat for Humanity Burlington County because you understand that every home in every neighborhood in which we build has a family that has worked very hard to get there. When the holidays come they rejoice with their family in having a home of their own.

No matter how slow or fast the years roll by, it's the homeowners who stop by our offices, call to say hello or come in to volunteer (long after the "sweat equity" ceases to be a requirement); they keep smiles on our faces and the spirit of giving in our hearts. The friends who remember us all year make us come through the doors everyday. I have a favorite song that has a line in it that goes something like this, "We felt we'd caught a glimpse of heaven's love as they thanked us and walked out, we know that God had sent that family to remind us, what Christmas is all about." We would like to thank all of you for being the light that continually guides our way.

Carle M. Murray, Office Manager

Thank You from the Habitat ReStore!

First and foremost I'd like to thank our donors for ALL of their contributions. Our donors, both private and corporate have continued to be very generous. At times it's hard to believe that EVERYTHING for sale in our ReStore was donated by someone to help our cause. I'd also like to thank all of our wonderful volunteers for the time and effort that they have given. Without them our ReStore would be a totally different place. There are countless things that would never get done without them.

You may not realize it, but our advertising budget and methods are VERY limited. Despite that fact our volume of customers has steadily increased. The number of requests for donation pick-ups has also increased. These increases are basically due to one thing...**YOU**... our loyal customers and donors. You have been busy spreading the word among family, friends, neighbors and co-workers. You've been telling them about the ReStore Experience. Our donors truly hope that their items find a new home or use through our ReStore instead of being wasted or thrown away. Contractors, handymen and do-it-yourselfers come for our building supplies, paint or tools. Families consistently come to fill their needs from our appliances and furniture. We call it the "Give What You Can, Get What You Need" restore experience.

I'd also like to announce the new members to our staff- Denise Proctor and Lino Leyes. Denise is our new cashier but with her professional experience and infectious personality she's really our "Customer Service Specialist". Lino is our new warehouse assistant. His years of retail experience combined with his personal attention to detail lead me to call him our "Merchandising Expert". Many very noticeable differences throughout our ReStore are a direct result of their efforts.

To put this all together I suppose what I would like to say is, "Thank you for everything that you have done!" Keep caring, keep sharing and keep passing the word of our ReStore to all your friends. Come prepared, make time to shop, bring your area measurements and have a great time. I hope that we continue to make your ReStore experience a positive one.

Harry Freeman, Jr.
Warehouse Supervisor

We Need Properties!!!!

We've got the bricks and the sticks. We've got the volunteers. We've got the families. But we need places to build. With the reduction of available land and the increase in building restrictions, finding properties we can buy for \$1.00 is getting difficult. We could use your help. Do you drive by an abandoned house or an empty lot? Or worse, do you have one in your neighborhood? If so, call our Property Tip Line (856-303-8080 ext. 15, also known as Joann's desk). Leave as much info as you can such as town, street address, and if there's a realtor sign out front. Thanks for your help.

(Continued from page 1) Almost Half Time

house a lot," or "Why not just tear this down and start over?" I had to admit they weren't far from wrong, but we didn't have many options and we knew the house still had potential. Slowly over the summer, those comments diminished as siding went up and the building became watertight. Now, the transformation of the exterior is almost entirely complete and inside work is left to be done over the winter. It's satisfying to be a part of transforming a house that has reportedly been abandoned for at least 20 years into a completely rebuilt home.

Now our attention turns to 2 of 4 new homes we will build in Beverly. We plan to have started two homes on Broad Street by the time you are reading this newsletter and having them framed before the weather turns too cold. After hitting that goal we hope to finish one of the homes to get a family moved in before the end of June 2008. Getting to that point will require lots of volunteers pitching in, so if you've been thinking about getting a group together now would be a great time to get in on an exciting new build.

Building with Habitat is like being a part of a really big football team. It takes fans, players, and coaches all working toward a common goal. And while a lot of people (myself included) place a lot of importance on a football team's win-loss record, we need to remember that accomplishing Habitat's goal is much more critical to our community. So, to those of you who are the "fans" of our affiliate - thanks for your encouragement and financial support. Without people out there who believe in what we're doing and are willing to stand behind it, it doesn't mean much. To those of you who have been standing on the sidelines thinking about getting into the game, now is a great time to get involved. We need you out there in order to have a great second half. To those of you who have been "on the field" - thanks for giving it your all. Know that we couldn't do it without you and that we hope to make it worth your while to struggle for the cause of people coming together in community to build affordable housing. **ALRIGHT EVERYBODY, LET'S GET OUT THERE AND MAKE IT A SECOND HALF WE CAN BE PROUD OF!**

Todd Ermer, Construction Manager



President's Message

As the news media has been reporting almost on a daily basis, the cost for housing has skyrocketed over the past several years and has affected the affordability of homeownership around the country including New Jersey. According to the information provided on the website of the Builders League of South Jersey, home sale prices have risen 75% in the last five years in New Jersey. The average sales price of an existing home in New Jersey (through 2nd quarter of 2006) was almost \$400,000 and the average price of a new home was almost \$500,000. As you can see from these numbers, it is extremely difficult for a low or moderate income family to be able to afford a home in New Jersey. A typical family earning approximately \$55,000 can only afford to purchase a home priced at approximately \$160,000. It is difficult to find a home priced in that range in many parts of New Jersey. Even with the tightening of credit and the increased supply of homes in the area, the home prices have not fallen as they have in some of the other areas of the country; and, affordability is still a problem.

New Jersey has made an attempt to address the problem of affordable housing by creating regulations requiring municipalities to provide their fair share of housing. Under COAH (Council of Affordable Housing) regulations, developers of residential and commercial properties must agree to build a fixed percentage of affordable units to market to low and moderate income households and to maintain affordability for 30 years. Habitat for Humanity of Burlington County is also a solution to the housing crisis in New Jersey. We can also partner with developers to assist them in meeting their obligations.

Habitat for Humanity is an ecumenical Christian housing ministry that is open to people of all faiths. There are three basic requirements of Habitat's program. The families

must demonstrate a need for affordable housing and must currently live in overcrowded and substandard housing. They must also meet specific income guidelines and must be qualified to pay the monthly mortgage payments, taxes and insurance. Most importantly, the families must be willing to partner with Habitat and invest a substantial number of sweat equity hours into the construction of the homes. We feel that if the partner families are part of the home building process, they will have the ability to repair and maintain their homes. Habitat for Humanity also provides the direct financing of an interest free mortgage. The interest free mortgage keeps the payment extremely affordable with the actual principle payment being less than \$300 in some cases. The price of the home is also based on the income of the borrowers. The main reason that Habitat can keep the homes affordable is because most of the labor required to build the home is provided by volunteers and the partner families. The other great thing that our program provides is financial training which includes topics such as "How to open and maintain a savings and checking account"; "How to budget and keep track of your money"; and "How to understand your credit history".

Studies have shown that homeownership has a positive impact on the families since they learn home maintenance, budgeting skills and build equity in their homes. In addition, children gain a sense of stability and security, and tend to be healthier and better students.

With the assistance of our volunteers, donors, grant providers and business partners from the Burlington County Community, we can continue to make this county a great place to live for all residents.

Denise Lee, Board President

Executive Director's Message

I would like to take this opportunity to introduce myself as the new Executive Director of Habitat for Humanity Burlington County. I have worked within the non-profit sector for many years- as an ED with a professional society and with the March of Dimes.

I am excited to be here with this wonderful group of staff, volunteers, partner families and contributors. It takes many people to make a program such as this work well.

I have learned many new and exciting things about HHBC since starting here in June. Here are some of the facts that I have learned:

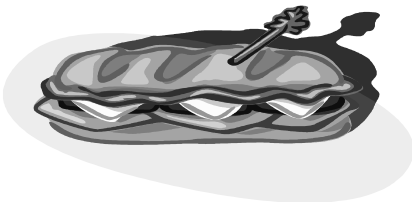
- Partner families buy their homes
- Partner families put in 500 "sweat equity" hours
- Habitat for Humanity Burlington County provides mortgages to partner families
- Partner families complete a financial training program
- New Jersey is the fourth most expensive state in the nation for renters
- More than one billion people around the world have either no housing or live in substandard housing
- Children are the population most severely affected by substandard housing
- Each local affiliate raises its own funds to build homes

HHBC is an amazing organization of board members, staff and volunteers who have welcomed me with open arms. It has a phenomenal mission. It is my privilege to be working here.

I would like to wish everyone a Happy Holiday season. As we sit down and celebrate our holidays it is a time to be grateful for all that we have and to think about those who have no home or perhaps live in substandard homes. Sometimes the best gift of all is the opportunity to help someone else. May you give yourself that gift.

Mavis McGuire
Executive Director

Thanks again to **St. Martin-in-the-Fields Episcopal Church** in Lumberton for providing hoagies the fourth Saturday of every month for our hardworking volunteers.



We would like to thank **ThinkHost.com** and **Alan Lee**, web designer, for providing our website services.

A Gift That Will Keep on Giving: Habitat for Humanity Wish List

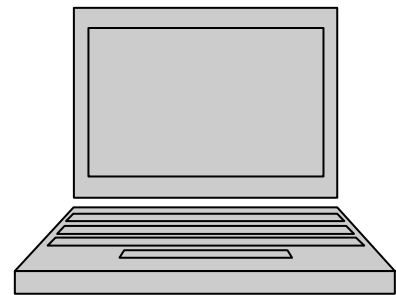
We started a Wish List in our Spring 2007 newsletter, and we are happy to report that our wishes came true for three items on the list. Thanks to generous donors we received a paper folding machine, a loading dock board and vinyl siding for our upcoming Beverly Homes!

Construction

- Real estate
- Building materials for construction and the Habitat ReStore
- Dump truck
- Warehouse space
- Licensed contractors and architect to donate services and provide assistance on job sites
- Side mounted truck tool boxes

ReStore/Office

- Tear drop rack systems/M dividers (10-14 feet high)
- System bins (display for nuts and screws)
- Carpeted dollies/panel moving dollies
- Small hand shopping carts
- Cleaning supplies
- Laptop computers
- Professional services for computer/IT problems



Habitat for Humanity Burlington County would not exist without the support of our community partners.

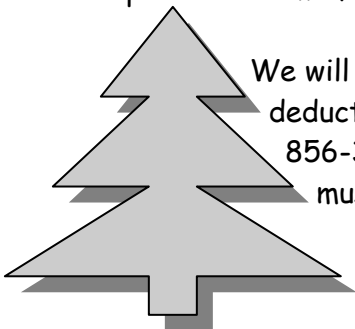
Holiday Gift Giving

The holidays are fast approaching. This is the time when we reflect on the many blessings in our lives and focus on what is most important to us - family, friends, health and happiness. While this may sound wonderful, there is also the pressure that comes with the holidays.

Like most of us, you probably dread the thought of making numerous trips to the mall and having to make painful decisions over gifts of sweaters or CD's. Maybe it's time we reject the meaningless gifts and give something more meaningful and valuable while at the same time helping out less fortunate families here in Burlington County.

You can honor a loved one this holiday with a charitable gift donation. Your financial donation to Habitat for Humanity Burlington County will go toward building simple decent affordable housing to help low income families in need.

We will send a card to your honoree and you will receive a receipt for your tax-deductible gift. Holiday donation gifts can be made by calling Trish Cosentino at 856-303-8080, ext. 19. For acknowledgements to be mailed by December 21, request must be received by December 14.



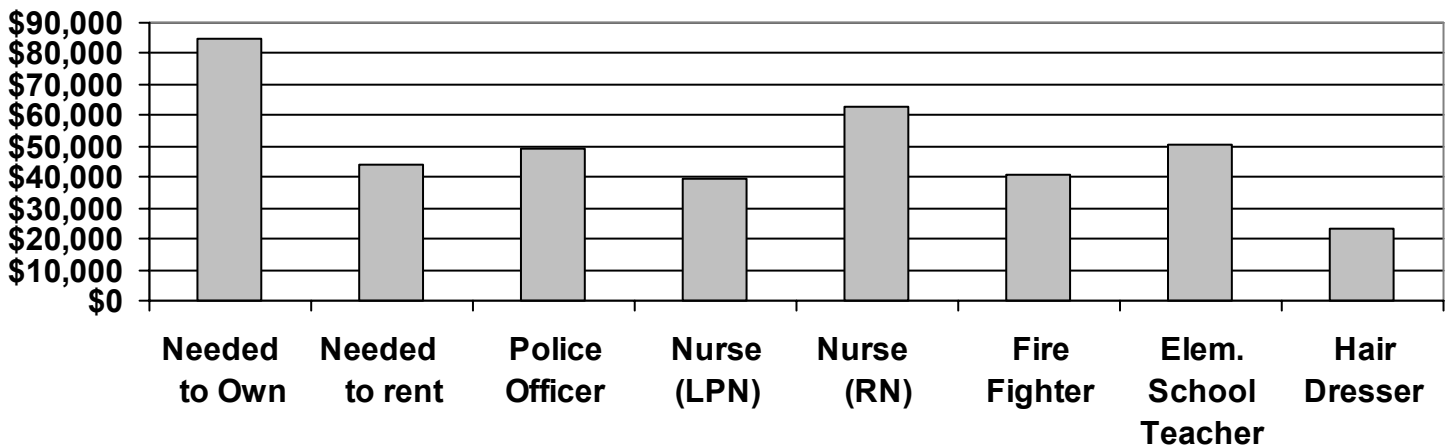
What is Affordable Housing?

- A home is considered affordable if the total cost to own or rent is less than 30% of a family's monthly income.
- The average monthly rent for a two-bedroom apartment in NJ is \$1100. To afford that apartment, a family would need to make an hourly wage of \$19.75. This is nearly four times minimum wage.
- Homeownership is even more difficult. In 2006, the median house price in Burlington County was \$247,280. The average annual income needed to afford this home would be \$84,710.

Who Needs Affordable Housing?

You do if you are employed as or are in need of the services of the following...

Annual Income



How does Habitat for Humanity Burlington County Help?

- An Applicant for a HFHBC home must demonstrate housing need, the ability to pay a mortgage and a willingness to partner with Habitat (which includes 500 hours of sweat equity and participation in financial workshops and budget counseling).
- The homes are built or renovated with as much volunteer and partner family labor as possible (paid licensed professionals are sometimes needed) and we use all the donated supplies and services we can obtain to keep cost down.
- The Partner Families purchase the homes “at cost” with a **zero interest mortgage**.
- HFHBC could help a municipality meet its affordable housing obligations required as a result of The Mount Laurel Decision.
- Most homes are built or renovated on abandoned properties which puts them back on the communities' tax roll and revitalizes the neighborhood without any additional infrastructure costs.
- Homeownership decreases relocation, which is good for families and communities.

¹ For information on Affordable Housing Requirements please visit The Council on Affordable Housing's website at www.state.nj.us/dca/coah

Habitat's Wish List

- **Tools-** hand tools, power tools, dry wall tools
- **Equipment & Materials-** drywall, mud, nails, step ladders...
- **Heavy Hand Tools-** shovels, picks, sledge hammers, etc.
- **Clean Up Tools-** brooms, trash bags
- **Electrical Supplies-** BX cable, outlet & switch boxes, phone jacks
- **Auxiliary Equipment-** dust masks, work gloves, nail aprons, hard hats, safety goggles
- **Building Materials-** wood, nails, doors, windows, etc.
- **Use of a heavy duty truck**
- **Plumbing and heating trade people-**mechanicals are a major building cost
- **Warehouse space**
- **Donations of land and or houses**
- **Kitchen and Bathroom Supplies-** coffee, filters, bottled water (cases), paper towels, soap, plates, etc.
- **Good quality digital camera**
- **Aluminum poles for pump jacks**

Please contact *Trish Cosentino, Business Resource Manager*, at 856-303-8080 ext. 19 for more information and to arrange your donation.

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