

The Humanitarian

Mooreville ■ Davidson ■ Cornelius ■ Huntersville

Our Towns Habitat for Humanity



Spring 2010



Our Vision

To eliminate substandard housing

Our Mission

To build decent affordable housing in partnership with families in need and our communities.

To make adequate housing a matter of conscience and action for everyone.

Our Values

- Inclusivity
- Faith
- Partnership
- Integrity
- Results
- Passion
- Joy



Our Global Village Team is back in the United States and ready for another mission! It was a fabulous week for all involved. Everyone was pushed to the edge physically, mentally and emotionally but rose to our task with energy and teamwork every single day. ■



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Volunteer News

Our volunteers are hungry!

We are blessed by volunteer interest from our four towns—Cornelius, Davidson, Huntersville and Mooresville. We try to honor the donation of time and energy made by these loyal volunteers by offering true southern hospitality—in the form of food.

If you or your group would like to be a Food Volunteer, please contact Cathy Petriano, Volunteer Coordinator, at cathy@ourtownshabitat.org or call 704-896-8957, Ext. 1108. Here is a way to help:

Saturday Work-Day Snacks – Food volunteers provide a healthy snack of fruit, crackers/cheese or granola bars on a Saturday Work Day. The construction volunteers work from 8 a.m. until 3 p.m. and are ready for a break by 10 a.m. Snacks can be

delivered to the work site at break time or delivered to the OTHFH office on Friday.

Special thanks to our food volunteers for providing snacks or meals for our Collegiate Challenge groups. Your generosity is greatly appreciated.

Jersey Mike's Subs, Cornelius ■ Tenders Fresh Food, Cornelius ■ Matt's Chicago Dogs, Cornelius ■ Ray Noble, Community in Christ Church ■ Bob and Jean Newman, Fairview United Methodist Church ■ Subway, Cornelius ■ Bruegger's Bagels, Cornelius ■ Quiznos Sub Shop, Mooresville ■ Chic-fil-A, Huntersville ■ Bruce Kemmler, Kemmler Products, Inc. ■ Nancy Petrozelli ■ Bonnie Crittendon ■ Vic and Kay Eagle ■ Nancy Newton ■ Marisa Petriano ■ OTHFH Staff ■

A very large thank you to Williamson Chapel United Methodist Church and St. Mark's Lutheran Church of Mooresville for providing two full meals. ■

Creative ways to help

Donate your credit-card reward points

What are you going to do with your credit-card reward points? This is a new concept for most of us. Many, but not all, credit card companies are set up to allow you to make a gift of your reward points to Our Towns Habitat.

Gifting your points can have a large impact. Most people we talked to, even people who worked at the credit-card companies, did not know this kind of giving is available.

Our Towns Habitat can redeem your donated points at many retail shops, like Home Depot, Sears, Lands End, K-mart, etc., or Our Towns can redeem the points for cash. For example, American

Express will send \$10 for every 1,000 points.

Below are two examples that we found. If you don't have one of these cards, go to your credit card company's Web site, type in "donate reward points" in a search box or contact the credit card company directly.

American Express – Go to www.americanexpress.com/donate, click "Donate now," type in Our Towns Habitat and the Web site will walk you through the rest of the process.

Capital One Credit Card – Go to www.capitalone.com/give, type in Our Towns Habitat in the "Find a Charity" box, click on Donate Now, and the Web site will walk you through the rest. ■

Upcoming Events

The Great Gatsby Wine Event

A whimsical, elegant night of reserve wines and divine food ■ Saturday, April 17, 7 p.m., \$75 per person ■ Hilton Garden Inn exit 33, Mooresville ■ Sponsor: The Rotary Clubs of Mooresville ■ Contact: Cindy Davenport, cdavenport@lerevelafete.com

Third Annual Youth United Car Show

Hot rods, muscle cars, special interest cars, raffles, food, music and more! ■ Sunday, April 18, 2–6 p.m. ■ Free for Spectators ■ Habitat ReStore, 20414 North Main Street, Cornelius ■ Early Bird Car Registration \$20; Event Day Car Registration \$25 ■ Contact: Kate Jetton, kate@ourtownshabitat.org

Biggest Cheese in Town

The Rat Pack is on the loose and raising money for Our Towns Habitat for Humanity. Whoever raises the most money will be crowned the "Biggest Cheese in Town" at the Cheese Ball. ■ June 10 – July 17 ■ Mooresville, Davidson, Cornelius, Huntersville ■ Contact: Tammy Cox, tc Cox@ourtownshabitat.org

Biggest Cheese in Town Wine & Cheese

Cheese, Wine and lots of fun! The Rat Pack will be introduced and the "Biggest Cheese in Town" competition will begin. Friday, June 10, 6 p.m., \$20 per person, at the door ■ Waterford Hall at Galway Hooker, Cornelius ■ Contact: Tammy Cox, tc Cox@ourtownshabitat.org

Biggest Cheese in Town Cheese Ball

Fine dining, a selection of drinks, Buskers and the "Biggest Cheese in Town" will be crowned! ■ Saturday, July 17, 6 p.m., Tickets \$50 ■ Waterford Hall at Galway Hooker, Cornelius ■ Contact: Tammy Cox, tc Cox@ourtownshabitat.org

A note from the executive director

Finding the “perfect” families

Our Towns’ Family Selection Committee has the responsibility to choose families to own Habitat for Humanity houses—one of the most difficult and challenging aspects of this ministry. You may ask, “How can ideal families be chosen?”

Of course, we must follow the regulations of Equal Housing Opportunity, but it is much more than that. As Habitat founder Millard Fuller said, “A wise, thoughtful process is an absolute prerequisite to choosing the right families.” There is no substitute for wisdom.



Terry Laney

Here’s how the process works: First, eligible families are living in inadequate or substandard conditions, such as overcrowding or simply deplorable physical conditions (and yes, we do have this in the Lake Norman area).

Other factors would be living in a high crime area or spending more than 30 percent of their income on rent and utilities. Many of our families are paying more than 50 percent of their income on housing.

Eligible families have incomes that are too low to enable them to secure conventional financing from a bank or other traditional lending institution, but are sufficient for them to make the monthly payments required on the no-profit, no-interest Habitat mortgage.

Finally, families must be willing to fulfill the requirements of Habitat homeownership by putting in mandatory “sweat-equity” hours in

“Families with great needs are in great abundance. We mustn’t be afraid of such families, even those with big problems.” -Millard Fuller

building their own houses and other Habitat houses.

So how to choose? As prayer can bring wisdom, fervent and continuous prayer is required by those responsible for choosing Habitat families.

But a reality check is in order. For example, many families with a housing problem have other problems, too. Family Selection committee members encounter single parents, illiteracy, drug abuse, unemployment and other such problems among applicants. In reality, “perfect families” do not exist!

Two years ago, our Family Selection Committee was struggling, looking



Family Selection Committee

Names are followed by first year of service on the committee.

Rob and Kim Cole ('06) Co-chairs
Boyce Allen ('05)
George Carlisle ('04)
Bassam Halaweh ('08)
Ruby Houston ('01)
Ben Klein ('89)
Ron Krueger ('06)
Paul Latten ('09)
Kathy Lenz ('08)
Juan Lozano ('06)
Jim Rossi ('05)
Scott Thomas ('97)
Dave Violette ('92)
Andy Whittaker ('07)
Lareka Knox & Miranda Morris ('07) nonvoting staff members

for truly “ideal” families. They wanted all of our families to be successful. Ideally, it would be wonderful to be able to say that we have been 100 percent successful. But fear of failure must not paralyze us from taking risks. Our primary motivating factors must be faith and love.

Selections are made in faith. Families with great needs are in great abundance. We mustn’t be afraid of such families, even those with big problems. People can change and many—but not all—do change in response to love and expressions of confidence in them. And a safe, affordable home.

Our Family Selection Committee continues to search for “right” families for us to build with, but knows that we’ll never find perfect families. What we will find are families that are loved by God.

Terry Laney

Parts of this letter were taken from the “Family Selection Operations Manual,” written in large part by Millard Fuller.

New homeowners



Doug and Kristie Hyman
Sponsor: Our Towns Habitat for Humanity – Fund for Humanity



Shandra Turner
Sponsor: Discount Tire – Carolinas Region



Yvonne Hemphill
Sponsor: Our Towns Habitat Board of Directors



Julia Montagnese
Sponsor: Business Build



Monica Putnam
Sponsor: Women Build

Board Member Highlight:

Derek Titus

Derek Titus has served on the Board of Directors for Our Towns Habitat for Humanity since 2007 where he currently serves as the VP of Development for the Resource Development Committee.



Derek Titus

In addition to his time and dedication to Our Towns Habitat for Humanity he also serves on the Wake Forest Deacon Club Young Alumni Advisory Board, volunteers for Lifespan, is a classroom volunteer at Davidson Elementary School and is a volunteer coach for Davidson Parks and Recreation.

Derek is the Vice President/ Commercial Lender for Bank of Granite in Cornelius. He has more than fifteen years of experience in banking and lending.

He and his wife Laurin have two children, Charlie and Mac, and they live in Davidson. In his spare time, Derek loves spending time with his family, fly fishing, cooking, gardening and cheering for Wake Forest sports. ■



ReStore News

■ The ReStore has done many renovations including a newly painted and floored showroom, new cash register stations, improved book room and renovated offices. Renovations were completed with 98 percent donated materials and 100 percent volunteer hours.

■ Donations needed at the ReStore! If you have new or gently used furniture, appliances or other household items, please drop them off at the store during regular business hours. Free large-

ReStore tonnage saved from the landfill

Nov. '09	60.07 tons
Dec. '09	71.59 tons
Jan. '10	72.23 tons

ReStore hours

Tuesday-Friday	9:30 a.m. to 5 p.m.
Saturday	9 a.m. to 4 p.m.

item pick-up is available. Call 704-896-8957 x 1110 to schedule.

■ Handmade Guatemala items have been restocked at the store. Items include leather belts, purses of various sizes, wallets, coin purses, baby booties and more! Purchase these beautiful items and support our tithing effort at the same time.

■ The ReStore received a generous donation of new gift store items. Stop in to see these wonderful items! ■



Our Towns Habitat for Humanity is partnering for a second year with the Charlotte Regional Realtor® Association and its Housing Opportunity Foundation to repair homes in our area through a project called Realtors® Care Day.

The day-long repair project brings together more than 650 area realtors® to make exterior repairs on more than 30 homes in Mecklenburg and Iredell counties.

This year's event will be on April 23. Our Towns Habitat is proud to be a partner in this great community effort.

Learn more about the project at www.RealtorsCareDay.com or see the link at www.carolinahome.com/realtorscare/default.aspx. ■

Homes built by Our Towns Habitat for Humanity

(Acting locally, impacting globally!)

	Mooreville	Davidson	Cornelius	Huntersville	Local yearly total	Guatemala yearly total	Sri Lanka yearly total
'88-95	6	11	0	3	20	60	0
'96	2	3	0	0	5	15	0
'97	2	2	2	1	7	21	0
'98	2	1	3	0	6	18	0
'99	0	3	4	2	9	27	0
'00	6	1	1	2	10	30	0
'01	2	1	2	3	8	24	0
'02	2	6	1	1	10	30	0
'03	4	3	0	1	8	24	0
'04	7	0	0	0	7	21	0
'05	15	0	0	0	15	45	15
'06	2	1	15		18	54	0
'07	8	0	5	0	13	145	0
'08	1	1	15	2	19	198	0
'09	13	2	0		13	39	0
'10			4		4	23	
Total	72	35	52	15	175	776	15

What is Habitat?

Our Towns Habitat, an affiliate of Habitat for Humanity International, is a non-profit Christian ecumenical housing ministry open to those of all faiths. It partners with individuals, businesses, churches, civic groups and others to eliminate substandard housing in our community.

Our homeowners build and purchase their houses through no-profit, no-interest mortgages while contributing hundreds of hours of sweat equity labor working on their house and the houses of others.

Mortgage payments are placed in a revolving **Fund for Humanity** to finance the construction of even more houses.

- Our Towns Habitat serves Mooresville, Davidson, Cornelius, and Huntersville.
- Habitat is a hand-up, not a hand-out.
- Our Towns Habitat homeowners earn between 35 percent and 60 percent of the area median income.
- Habitat homeowners make a monthly mortgage payment of \$375-\$400.
- Habitat homeowners receive credit counseling and training in budgeting and other homeowner skills.
- Founded in 1988, Our Towns has served 174 families locally as well as 776 families in Guatemala and 15 families in Sri Lanka. ■

Office & Construction Staff

Terry Laney	Executive Director	x1103
Tammy Cox	Director, Resource Development	x1105
Kate Jetton	VISTA/Youth United Coordinator	x1120
Deanna Howard	Office Manager	x1102
Syd Howell	Construction Support Manager	x1125
Lareka Knox	Director of Family Services	x1106
Tammy Mendez	Receptionist	x1100
Miranda Morris	Family Support Coordinator	x1101
Rachel Meyers	Director of Finance and Land	x1118
Donna Nestor	Associate Development Director	x1122
Mike Nestor	Manager of Grants and Foundations	x1119
Cathy Petriano	Volunteer Coordinator	x1108
Manny Rosado	Site Supervisor	x1125
Phil Taylor	Director of Construction & Program Support	x1115
Graham Todd	Site Supervisor	x1125

ReStore Staff

M.C Laney	Director	x1109
Don Bechtol	Warehouse Associate	
Turl Bowen	Warehouse Associate	
Jean Flynn	Warehouse Manager	x1110
Mary Gibbs	Assistant Manager	x1000
Jill Laney	POS Mgr /Product Procurement	x1003
Harry Harriman	Head Driver	
Cathy Huddle	Deconstruct Coordinator	
Ben Huddle	Warehouse Associate	
Jeff Moran	Driver/ Warehouse Associate	
Earl Schooley	Driver	
Robert Walsh	Warehouse Associate	

Board of Directors

Dan Dunn, President	
Blair Boggs	Susan Irvin
Stan Dyl	Paul Latten
Babak Emadi	Juan Lozano
Jim Evans	Brian MacLeod
Tom Haffner	Mal Murray
Lynn Harriman	Joe Skovira
Amy Hartman	Derek Titus
Alexa Haselhorst	Todd Williamson

New Homeowner Session

If you, or someone you know, are interested in partnering with OTHFH as a new homeowner, please contact Miranda Morris at 704.896.8957, or Miranda@ourtownshabitat.org. 🏠

Planned Giving

You can leave a legacy of support for decent affordable housing in our area. Please consider including Our Towns Habitat in your estate planning. For information, contact Tammy Cox at 704-728-9455, ext. 1105, or tcx@ourtownshabitat.org. 🏠

The Humanitarian

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Habitat for Humanity is founded on the conviction that every man, woman, and child deserves a simple, decent, affordable place to live in dignity and safety.

