



Keeping our volunteers, friends, supporters, and families informed

## Back on track with a new partnership

BY ANGIE HUNTER  
DIRECTOR OF DEVELOPMENT

After four years of inactivity in the Thermal Belt area, the State Employees Credit Union (SECU) Foundation along with Habitat volunteers and supporters will once again make the American dream of home ownership come true for more Polk County families.

A ground-breaking ceremony was held on Sept. 20 to celebrate the construction of a new home on Fred Lyles Circle near downtown Tryon. This home is one of 104 that will be built in the SECU - Habitat "Mountains to Sea" Challenge announced by the Foundation last year in support of Habitat's mission to create affordable housing opportunities for families in need.

In the traditional Habitat model, the offering of volunteer labor and donations of money and materials are what make it possible to build a Habitat home.

These low-cost homes are then sold with an interest-free mortgage and the homeowner pays Habitat a monthly payment set at less than 30 percent of their income over a 30-year period.

Now, thanks to this partnership with the SECU Foundation, one new Habitat homeowner in Tryon will assume a no-profit, interest-free mortgage through the credit union which will then return the funds to Habitat.

This upfront purchase arrangement, frees up money that Habitat once had to wait years to be repaid!

Habitat can then quickly begin purchasing more materials to build another new home for a low-income family living in inadequate conditions.

This wonderful outcome is only made possible because of you! Because of your continuous support of your community and your heart for families that deserve a brighter future.



The community garden helps feed the families of Dodd Meadows and sets the community apart from other developments.



Angie Hunter (left) and Heather Dillashaw, Community Development Director, Community and Economic Development, City of Asheville, accepted the award.

## Dodd Meadows wins Award for Excellence in affordable housing

➡ THANKS TO YOU! ⬅

BY KAREN LEVY  
EDITOR

On Oct. 25, 2017, at a ceremony in Raleigh, the Habitat community of Dodd Meadows in East Flat Rock received the Housing North Carolina Award for Excellence in affordable single-family housing! Dodd Meadows was chosen because of its unique features and amenities offered to low-income families and because it serves the lowest income population among other developments in our state.

The award honors the best in affordability, design, sustainability, community contribution, resident services and creative partnerships. We share this honor with you because it was made possible by your partnership with Habitat!

Upon completion, Dodd Meadows will be home to 114 low-income families, including approximately 350 children. The homes range in size from 896 to 1,238 square feet and offer a mix of two-, three-, and four-bedrooms with sales prices at fair market value.

All are built to SystemVision and Energy Star 3.0 standards keeping heating and cooling costs to a guaranteed average of \$31 per month.

To promote homeowner health and safety, homes are designed with an energy recovery ventilator reducing the risk of aller-



Dodd Meadows will be a residential community of 114 homes with many floor plans to choose from.

gies. All homes also come equipped with sprinkler fire suppression systems to help lower insurance costs. The neighborhood is conveniently located near public transportation, and within minutes of schools, churches and shopping. Amenities for homeowners will include walking trails, a playground, community gardens, and community

*Continued on Page 6*

# Volunteers are Habitat's heart & soul

**F**all is upon us, and it is time once again to watch the annual migration of birds. The birds of the summer fly south for the winter and are replaced by a whole new group of birds coming in from more northern climates. And we get to enjoy watching them throughout the winter months.

Have you ever wondered why the migrating birds fly in that marvelous V-formation?

Typically we think of ducks and geese when we think of this pattern but most flying birds arrange themselves this way for their journeys. In a V, we witness one in front, perhaps chosen to lead and lend guidance but nevertheless, there must be many more to offer themselves up to the teamwork necessary for the birds to succeed in their common goal.

Until now, no one knew why or how birds could form that perfect V. Scientists, reporting in the journal *Nature*, have found that birds position themselves and time their wing beats perfectly in order to minimize their energy use. Each bird monitors tiny changes in its wing-mate's flight and alters its own path and stroke accordingly.

A study done in Austria with a flock of Northern Bald Ibis showed that each bird flew in just the configuration needed to catch the rising air generated by the wing flapping of the bird in front of it. The birds quickly responded to any changes made by the bird in front.

In some ways, our Habitat volunteers are like the migrating birds. They come with a common goal, a desire to serve and a willingness to learn. Many come with, but some without, special skills or experience in the

## Flying in V-formation is sort of how we roll



type of work they would enjoy doing, such as carpentry, lending a hand in the ReStore, or helping to select a family with whom we will build a future home. Whatever the skill level, a volunteer merely needs these two vital components — desire and willingness. With time, guidance and practice, they become a valued member of the team all flying efficiently in formation.

Volunteers are the life blood of the Habitat program. We could never accomplish our mission to serve our community by building

affordable housing without your willingness to become part of the team. Becoming a volunteer also comes with benefits and experiences that feed the heart and soul.

As you learn a new skill or pursue a skill you already possess, you will be meeting new people, working alongside others with similar interests, and developing relationships. You will feel a sense of accomplishment giving back to your community and knowing that you've done well for another.

If you are interested in considering becoming a volunteer with Habitat, please call us at 828-694-0340 to learn about the many opportunities available. If you already volunteer at Habitat, we cannot thank you enough!



FROM PRESIDENT AND CEO  
RON LAUGHTER



A few of the hundreds of volunteers from Henderson County and Thermal Belt Habitat divisions at the annual dinner Oct. 13 at the First Baptist Church in downtown Hendersonville.

## Meet Patrick Balogh... he's our new Americorps member

BY PATRICK BALOGH  
AMERICORPS MEMBER

**M**y name is Patrick Balogh, and I am the newest Americorps National Member working with Habitat for Humanity.

As a lifelong Raleigh native and NC State graduate, I am excited to be serving communities in North (and occasionally South) Carolina. I've always considered western NC to be the most beautiful part of the state, and as an avid climber and hiker, I can't imagine a better place for me to be.

I graduated from NC State with a dual degree in Textile Engineering and International Studies. Although construction is not neces-



Patrick Balogh

sarily my area of expertise, I grew up in a family that always valued service and volunteer work.

My new position as a Construction Crew Leader and Volunteer Coordinator will offer me the opportunity to both serve and develop a wealth of new skills.

During my time with Habitat, I am greatly looking forward to working with our homeowners and volunteers, each bringing their own set of experiences and skills to our build sites in the Henderson County and Thermal Belt regions.

My hope in the end is to have a better understanding of the local and national issues facing affordable housing and how to address them with sustainable results.



# New program offers more ways you can help families

BY RICH DESIMONE  
NEWSLETTER STAFF CONTRIBUTOR

**A**re you planning a home remodel or renovation project? Now you can help low-income families at the same time, and at no cost to you! In fact, our new program can even save you money during your project.

Following the success of our "Home Preservation" program of revitalizing neighborhoods and preserving home exteriors, we have now added a "Deconstruction" service. No, we are not going into the demolition business!

Our goal of deconstruction is the non-destructive removal of salvageable kitchen and bath items, appliances, cabinets, lighting fixtures and building materials. These items are then taken to our ReStores in Hender-



**Alan Seal of Thermal Belt Habitat removes a cabinet from a home ready for remodeling.**

sonville and in Landrum, SC for resale.

This new program delivers a three-fold win! You save money on the removal cost of these items on your project. You are diverting usable materials away from the landfill. You get a tax-deduction for your donation which in turn provides a source of affordable

It's referred to as a "deconstruction" program, but it really isn't. What it does is give homeowners who plan to remodel a chance to donate salvageable and removable items from their home before remodeling begins.

building materials for reuse in your community. All of these things support our shared vision of a safe and affordable home for every family. It truly is a Win-Win-Win!

If your project is ready for "deconstruction", simply contact Home Preservation Supervisor, Jon Lilley at 828-694-0340.

Most projects can be completed in one day or less with our wonderful crew of volunteers who will show up to remove your donated items.

All items must be clean, undamaged and capable of being removed without damage. Jon will arrange a visit to your home to evaluate your items and then schedule a work day.

Let's get your project started together and continue to build thriving communities with Habitat for Humanity!

## Join our HopeBuilders monthly giving club!

**A**s a supporter of Habitat for Humanity, you recognize the difference that our services make in the lives of low-income families. You are providing opportunities for families to live in decent, affordable housing and are an important part of each of their success stories.

Your support helps families like Jordan and her daughter, who recently started working on their Habitat home with the help of our volunteers and donors.

Jordan was diagnosed with multiple sclerosis after being hospitalized from three strokes at the age of 22. She endured months of physical therapy to retrain her brain and body and was told she may never work again.

"Hearing this news was life-altering" said Jordan. "But I'm not a quitter and I wasn't going to quit on my daughter or my body. Even though some days are harder than others, I am still able to work a part-time job and take care of my daughter. Through hard work, dedication and the assistance of the community and Habitat, we too can live the American dream of owning a home."

With our gratitude, you are the reason we can continue to provide more families like Jordan's, the strength, stability and self-reliance they need to build a better life, a life filled with hope.



**Diagnosed with MS, Jordan and her daughter are working on their Habitat home with the help of volunteers and donors.**

So, with much excitement, we are happy to announce the launch of our new monthly giving program, HopeBuilder! Becoming a HopeBuilder is a way for you to give the gift of independence all year long to a low-income family in need of affordable housing.

Plus it is fast, easy and tax-deductible!

As a non-profit agency, one of the most important things we depend on is consistency. Your regular and generous giving allows us to continue to help local families improve their lives and in turn, give back to our community.

Please join our monthly giving club at one of the following suggested levels. Over the period of a year, your monthly gift of:

✂ \$10 per month could provide a child enough paint for their bedroom.

✂ \$20 per month could provide a family a window for their living room.

✂ \$50 per month combined with our discount, could provide a family a Whirlpool refrigerator.

✂ \$100 per month combined with our discount, could provide a family a Whirlpool washer & dryer.

✂ Or, any monthly amount of your choice will make a great impact.

Your HopeBuilder automatic donation payment from your credit card or checking account means that our work together may continue, and more families like Jordan's, can fulfill their dreams and attain a safe, affordable place to call home.

Simply complete the attached donation envelope and become a HopeBuilder today!

## Contacts and Donor List / January 1—October 31, 2017

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Steve & Carol DeWolf – Newsletter Publishers

Karen Levy – Newsletter Editor

Rich DeSimone – Photographer

## OUR DONORS ARE WONDERFUL!

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 Unitarian Universalist Fellowship

### In-Kind Donors

William Avery  
 Annette Goetz  
 Joe & Jean Kosturko

### We invite you to join our new HopeBuilder Club by signing up for monthly recurring donations!

One of the biggest things we depend on as a nonprofit is consistency so that we can continue to help families in our service area. As a HopeBuilder, you will enjoy:

- Hassle-free monthly donations.
- Automatic donation payment from your credit card or checking account.
- The knowledge that your donation is put to work immediately.
- An annual statement provided for tax purposes.
- The ability to change or suspend your donation at any time.

We would like to thank this special group of supporters who believe so deeply in our work that they have joined our new HopeBuilder Club!

**John Glover**  
**Ben & Joy Kish**  
**Ron Laughter**  
**George & Linda Mensch**  
**Jack & Phoebe Timberlake**

*Call Angie at 828-694-0340 to find out how you can join today.*

## Lives improve as Dodd Meadows grows

BY ANGIE HUNTER  
DIRECTOR OF DEVELOPMENT

**S**tephanie Jones and her husband Michael Parnell were doing quite well. A young family with a newborn baby living in Hendersonville made for a happy life. Both Stephanie and Michael had jobs and steady paychecks until a diagnosis changed the game for them.

When their son was only two years old, they received the news that he had autism. The challenge of finding day care, coupled with five therapy sessions a week, eventually forced Stephanie to become a stay-at-home mother.

With extra bills and a dramatically reduced income, Michael was forced to begin working a swing shift as a machine operator at Wilsonart. His schedule was demanding; working a solid week and a half of nights with a one day break, followed by a week and a half of days. Afterward, he got a few days off before starting all over again. "It's been a lot of hard work for both of us," Stephanie admits without a trace of self-pity.

But now there is a break in the clouds and things are looking up! On July 27, a small gathering of Habitat supporters and staff dedicated a tidy new three-bedroom, two-bath home in Dodd Meadows for the family. Their home is one of 114 that will ultimately comprise this Habitat neighborhood full of other hard-working individuals and families who have been given the opportunity to turn their lives around and begin to flourish.

The process of becoming a Habitat homeowner requires a commitment from the family and must meet these criteria: The homeowner must qualify financially for the program; plus save toward their closing costs. They must attend a series of educational classes focusing on home ownership, budget-



**Stephanie Jones and husband Michael Parnell had a nice life until it was found that their young son Henry had autism. A new home in Dodd Meadows has given them a new and better life.**

ing, and home maintenance. They must also be currently living in inadequate conditions.

Families must then put in 400 hours of their own labor to build their home or the homes of their Habitat neighbors. This "sweat equity", along with the help of volunteers and financial donations used to purchase building materials, is what makes the mortgage affordable to a family of modest means.

Michael's gratefulness tells the story. "The biggest difference overall is that general sense of security. Just knowing that this home in Dodd Meadows is ours and we are in a safe neighborhood is really comforting for our family. Knowing that our son won't have to move again is very comforting. We've made a lot of moves over the years and felt unsafe in past living situations. I feel like a ton of bricks has been lifted off my shoulders."

Because of our volunteers and donors and your decision to share your time, your skills and your financial gifts with Habitat for Humanity, Dodd Meadows has now successfully completed two phases of the neighborhood with an additional phase currently in development.

This accomplishment is equally yours and you will forever be a part of Stephanie and Michael's story and many more to come.

## Come shop the Thermal Belt ReStore

**A**fter the merger between Henderson County and the Thermal Belt Habitats, we are happy to announce that the Thermal Belt ReStore is now under new management!

The store, located at 132 North Trade Avenue in Landrum, SC boasts an updated shopping space and fresh, new inventory. Come and be greeted with a warm smile and know that your purchases at our Habitat ReStores help to cover fundraising and administrative expenses while also providing funding for our building programs. Simply shop, donate or volunteer at the ReStore and you'll help local families in need of decent, affordable homes.

If you have items to donate, call 864-457-2666 to schedule a free pick up or you may drop off your items at the Landrum ReStore on any Monday through Friday between 10 and 5 and Saturdays between 10 and 4.

## Dodd Meadows wins Award for Excellence in low-income housing

*Continued from Page 1*

building that hosts events throughout the year.

The average income of Dodd Meadows residents is 53 percent of the area's median income so sales prices are reduced as needed to ensure that housing costs do not exceed 30 percent of the homeowner's income. The NC Housing Finance Agency provides zero-interest participation loans to Habitat, and the City of Asheville contributes funds for forgivable down payment loans.

In addition to these concessions, your financial contributions, in-kind gifts, and volunteerism are what keep home sales prices affordable and make it possible for hard-working, low-income families to make a better life for themselves.

Susan Daigle-Elmer shares how her life has changed since moving into our award-winning neighborhood. "My son and I no longer have to share a bedroom! We have enough space now and even a fenced-in backyard so we've adopted two pets. I grow my own vegetables and herbs in the community

garden and can make a home cooked meal in my roomy kitchen. In places we've lived before, the appliances were either too small or didn't work at all and there were no counter-tops to even try to make a meal at home. We feel like a real family now and I even have time to give back to my community. We are truly blessed to live in Dodd Meadows."

Our "Award for Excellence" is also your award for excellence as we continue together to bring more dreams of homeownership to families in Dodd Meadows and our service area.

# You asked so we found out...

## how your gift to Habitat impacts our service area and transforms lives

BY GLENN RICHARDSON  
BOARD CHAIRMAN

**H**ave you ever wondered about the impact of your gift to Habitat? We have too. Well, now we can show you!

We've recently worked with a consultant who donated time to help us answer how your gift has changed, and continues to change, lives and affects your community.

A quality home is more than just a roof and walls! Home ownership is a crucial foundation for helping low-income families find a path out of poverty and provide feelings of stability and pride.

This brings about a desire to become involved in the community and a transition from relying on government assistance to becoming a contributor.

Measurable results support that moving from substandard housing into a simple, decent, and affordable home improves wages, personal prosperity and increases tax revenues. Many families improve their overall health and results show reduced doctor's visits. Education statistics improve through increased high



Glenn Richardson

school graduation rates and good behaviors in children.

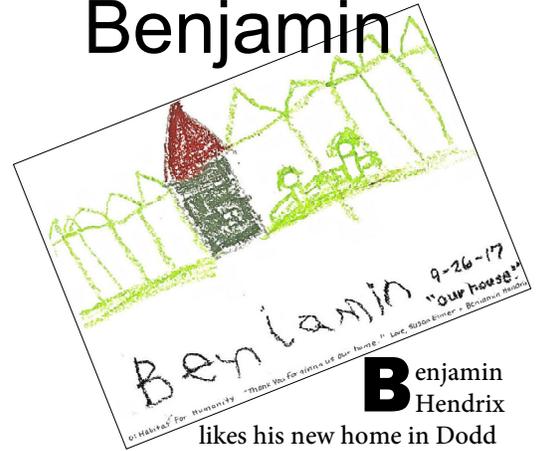
After months of intensive research, our consultant also found that every \$1 invested into Habitat for Humanity results in a value of \$90.36 in benefits to, and costs saved, in our service area. This equates to over \$17 million in social return on investment from 1989 to 2015!

The results are in and the benefits of building a Habitat home are proven significant! Habitat for Humanity is a leader in creating transformational change and we are thankful for your faith in us and for your generous donations. You have made a wise investment.

More than 300 families in our service area now have real homes; homes in a safe neighborhood, homes where children play together, and individuals share success stories.

Let's continue to work together toward a world in which more families will have the opportunity to live and thrive in a respectable home and community; where changes are measured in generations of improved lives.

# A thank-you note from Benjamin



**B**enjamin Hendrix likes his new home in Dodd Meadows so much he wanted to thank Habitat. So with crayons in hand and an assist from mom, Susan Elmer, he went to work. The writing at the bottom reads: To Habitat For Humanity "Thank you for giving us our home" Love, Susan Elmer + Benjamin Hendrix.



### Did you know?

**A**re you retired from a large corporation? If you are, did you know that your gift of time and/or money may still qualify for matching gifts? To find out if your volunteerism and donations to Habitat qualifies, go to: [www1.matchinggifts.com/habitat](http://www1.matchinggifts.com/habitat)



### PHOTO CREDITS:

Richard DeSimone, Mel Ailiff, Angie Hunter, and an assist from former Habitat board member Jack Houtman.



Thermal Belt  
**Habitat**  
for Humanity®

ReStore  
132 North Trade Avenue  
Landrum, NC 29356  
10:00 - 5:00 Mon-Fri  
10:00 - 4:00 Sat  
(864) 457-2666

Mailing address  
Thermal Belt  
Habitat for Humanity  
PO Box 626  
Tryon, NC 28782

Email:  
[info@thermalbelthabitat.org](mailto:info@thermalbelthabitat.org)



Henderson County  
**Habitat**  
for Humanity®

ReStore  
230 South Washington Street  
Hendersonville, NC 28739  
9:30 - 5:00 Mon-Sat  
(828) 696-9524

Business Office  
1111 Keith Street  
Hendersonville, NC 28792  
8:30 - 5:00 Mon-Fri  
(828) 694-0340

Email: [info@habitat-hvl.org](mailto:info@habitat-hvl.org)  
Website: [www.habitat-hvl.org](http://www.habitat-hvl.org)

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