

“Aging in Place”



Diana and Gene are all smiles after volunteers replaced the drafty windows in their home to keep them warmer this winter.

BY RICH DESIMONE
VOLUNTEER

Gene was given the life-changing diagnosis of multiple sclerosis in 1988. A hard worker who was always employed, he was only able to work a few more years as the disease progressed.

A former Wake Forest basketball player, he now needs a walker to get around. He is grateful that he's still able to drive, but he is no longer able to do any work around the house. Gene and his wife Diana raised a son who attends NC State on an academic scholarship and is studying to become a veterinarian. These days Diana's job is taking care of Gene.

Their home has been in Gene's family since 1970. It has no air-conditioning. The summers have been very hot and our cold winters have

Habitat's new “Aging in Place” program is partnering with Henderson County to make repairs on the homes of older people allowing them to stay longer in their homes.

brought the family very high utility bills. Like many older people throughout our community, Gene couldn't make the necessary repairs himself.

Henderson County Habitat for Humanity stepped in to help them through “Aging in Place”. The original, old drafty windows on the 1966 ranch home were replaced with seven new high efficiency windows. The home will now be cooler in the summer and the heating bills will be lower in the winter.

“Aging in Place” is conducted by Habitat for Humanity in partnership with Henderson County. The program is designed to assist older residents in

our community with needed home repairs and improvements so they can remain in their own homes safely and comfortably.

The cost of Gene and Diana's windows was partially covered by grant funds from the County and the balance was covered by generous Habitat donors.

You can help make it possible for other aging members of our community to remain in their homes by making a donation (write “Aging in Place” in the memo line of your check) and sending it to Henderson County Habitat in the enclosed envelope.

Catching up with...

Perseverance paid off for this mother of three, a Habitat homeowner for 11 years and still going strong

SAMANDA DARITY

BY SANDRA & ERNIE MOWELL
VOLUNTEERS

Samanda Darity is a woman who perseveres!

More 10 years ago and a single mother of two, Samanda, her daughter Micaiah and son Merek, lived in a 35-year-old, TWO-bedroom trailer “about fourteen by seventy and very cold in the winter.” There were holes in the floor and the landlord kept donkeys in their front yard!

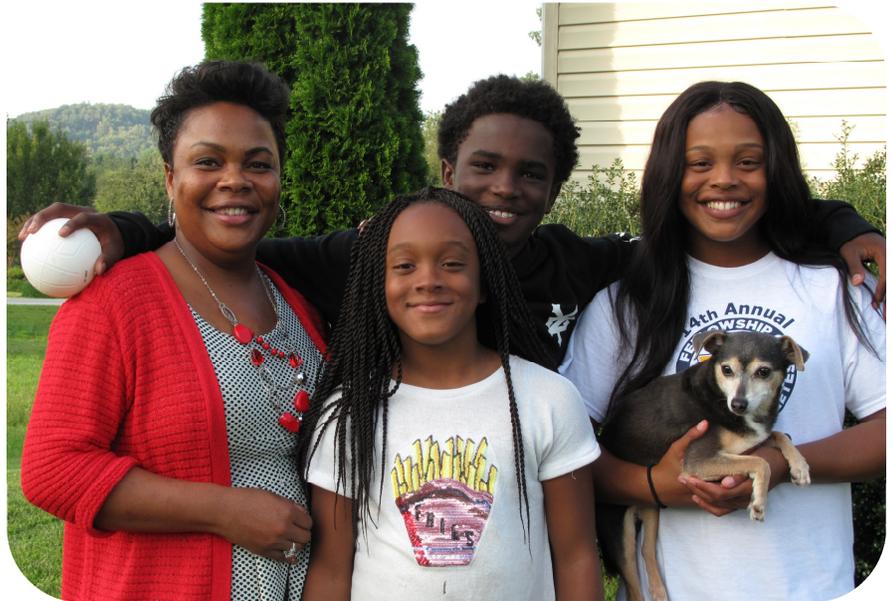
She applied for a Habitat for Humanity home, but unfortunately some credit problems got in the way and her application was declined. But Samanda didn’t give up and she made some necessary corrections and applied a second time. This time, her application was approved and she was on her way to building a new home for her family.

After moving into their Habitat for Humanity home in October of 2007, Samanda had another daughter named Mia who is now nine years old and attends Hendersonville Elementary School. Her oldest daughter Micaiah, is now 17 and is a student at Hendersonville High School where she competes in volleyball and track. Son Merek, is now 12 and a student at Hendersonville Middle School where he plays football.

Back in 2007, Samanda was a teller at First Citizens Bank but over the years has worked hard for her family and is now a loan officer and financial services representative.

Asked how her house has held up over the years, Samanda says that everything has worked out just as it should. Her family has done some updates to their home to keep things fresh, such as painting, flooring and fixtures.

When she recalls the very beginning and the Habitat building process, she remembers working on the stucco, framing, insulation and painting as part of her sweat equity and how she also helped with the home across the street which was built



at the same time.

“I think it is just a wonderful opportunity to be in a position to have a home that is yours and I think it has given a foundation for myself as a single parent, to be able to help the kids grow and excel at who they are.”

Samanda adds, “I think a lot of people believe that it is a far-fetched thing to be able to go through it, but I think people need to know that it is attainable and they can accomplish it.”

The Darity home is happy and full and includes a dog named Jake plus three cats, including a six week old kitten that was rescued from a dumpster.

They recently removed some old play equipment from the yard to give them more room for their favorite past time, sports!

One of the family’s favorite activities is supporting the Bearcats and the two older kids in their sporting endeavors. Samanda and her family are a success story and are celebrating 11 years in their home this fall!

Left to right: Samanda Darity, with her children Mia, Merek, and Micaiah. After 11 years, the family home is happy and full.



PHOTO CREDITS

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LAYOUT & DESIGN
STEVE & CAROL DEWOLF

Good intentions gone awry

This issue's missive is mainly about good intentions. First, though, it's about snakes.

In the mid-1850s, during the British Raj (rule) in India, the Brits became increasingly concerned about the incredible number of venomous cobras in Delhi, India. They needed to save the Delhians, they decided, from these horrid fanged beasts! So, a foolproof plan was hatched. One that was clear and simple. They offered a bounty for cobras.

What could possibly go wrong?

And, of course, it was a wild success. Thousands of venomous snakes were brought in and slaughtered in mere weeks. Thousands more in mere months. But, oddly enough, the cobra population didn't cease. They just kept coming in ever-greater numbers. Week after week, month after month, the dead cobras kept flooding in. And the program was starting to put a strain on the coffers.

Finally, the Brits realized what was happening. Thousands of Indians had started to *breed* the cobras in their villages for the extra income. They slapped their foreheads. They'd created a market for cobras!

Upon this discovery, the appalled Brits scrapped the program, realizing how much money they'd wasted. And, naturally, upon realizing their cobra pits were now worthless, the breeders set their snakes loose. The cobra population quickly became even worse than it was before.

This phenomenon is now referred to as the **cobra effect** – when an attempted solution makes the problem worse. And 99% of the time, it begins with good intentions.

The Dodd-Frank Act of 2008 was designed to curb the abuses of big bank mortgage lenders, but its morass of regulations has diminished Habitat's ability to make an impact on America's affordable housing crisis

**FROM
PRESIDENT AND CEO
RON LAUGHTER**

After the real estate "meltdown" of 2008 and the subsequent "Great Recession," Congress passed the Dodd-Frank Act. The act, consisting of a whopping 2,300 pages and resulting in more than 22,000 pages of regulations, was designed to reign in the abuses of the big bank mortgage lenders.

Unfortunately, because Habitat is also considered a mortgage lender under the definitions of Dodd-Frank, we were swept into the same set of requirements. Just another example of good intentions with unintended consequences. No one ever stopped to think that Habitat might be impacted by such a well-intended action on the part of our government.

Six years ago, there were over 1,500 Habitat affiliates in the United States. Today that number has shrunk to slightly more than 1,300. That

means that today Habitat cannot make as great an impact on the affordable housing crisis in America as

it once did thanks in part to Dodd-Frank. Many smaller affiliates have found the new requirements far too burdensome to deal with and, as a result, have decided to either go out of business or seek to merge with another affiliate, as happened here last year.

But we have not been daunted by this new challenge. Our newly merged affiliate continues to grow and build even more houses for families in need of safe and affordable housing.

But to do this we need your continued support and encouragement. Only together can we continue to help local families build better lives in affordable homes and safe neighborhoods.



Ron Laughter

30 lb. Box of nails \$40
Light fixture \$50
Toilet \$100
Kitchen sink \$130
Window \$150
Front door \$200
Paint for entire home \$1,400
Insulation for one home \$3,600
Construction materials for one home \$80,000
Total cost to build one home \$150,000

**Here's what
your donor
dollars can buy**

An IRA donation? You may want to think about it

If you are over age 70½ and required to take a minimum distribution from your IRA, would you consider making a donation from the IRA directly to Habitat for Humanity?

By making a charitable donation in this way, you satisfy your required minimum distribution without having to recognize the distributed amount as income.

This can result in significant income tax savings for you! Please remember however, that you cannot also claim a charitable tax deduction on a charitable distribution.

Consult your financial or tax advisor for the proper way to accomplish this transaction and thank you for your support of Habitat for Humanity.

The new ReStore is filled with a wide variety of items and more coming in every day.



Thank you for helping us change lives and build a better community

As we approach the end of the year holidays of Thanksgiving and Christmas, we often look back and reflect on what we have accomplished during the year. Perhaps we look at not just ourselves and our families, but also our contributions in helping to make our community a better place in which to live and thrive.

So far this year, Henderson County Habitat completed homes with six families. Six additional homes are currently under construction with more homes planned. In addition, Habitat's Home Preservation Program completed repairs on three houses, two more are currently being repaired and five are on the waiting list.

Your contributions have made it possible for local families to live in decent, affordable homes. Your generous donations helped create a significant change in the lives of local families, a change that will resonate throughout the years as their children grow up in quality homes and safe environments.

On behalf of the families now living in Habitat homes, we thank you for making a lasting difference in their lives.

On behalf of the families who are currently building their new homes and those who are in the process of applying to become Habitat homeowners, we are grateful for your continued support. Your compassion for our neighbors in need of a hand up, and your willingness to act on that compassion financially, creates a better community for everyone.

May the coming year bring you blessings and joy as you have surely brought blessings and joy to our Habitat families.

New ReStore opens in Fletcher

There is a new Habitat ReStore located at 2700 Hendersonville Road in Fletcher, across from the YMCA and behind the Remedy Store. Hours are Tuesday through Saturday from 9 am to 4 pm.

Shop for gently-used furniture, art, household items and building supplies or donate them to the ReStore. For more information, or to schedule a pick-up of a donation of furniture or appliances in good condition for the ReStore in Fletcher or Hendersonville, call 828 696-9524.

A loss to the Habitat family

It is with great sadness that we share with you the passing of Taqunia Collins, lost to us in a car accident on Monday, November 12. Taqunia started work at Henderson County Habitat as the receptionist in 2013, but moved into Family Services and became its Director as that was really where her heart was. She cared a great deal about our Habitat families and was an extremely valuable member of the Habitat team.

Please hold her family in your hearts and prayers.



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
Website: www.habitat-hvl.org



Henderson County Habitat for Humanity Mission Statement:

We build affordable homes on the foundation of Christian love, where families are provided a secure environment and together a community is established.