



NEWSLINK

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



Navigating through a year of COVID-19

It has been a year since we heard the dreaded news of a nationwide shutdown; however, Henderson County Habitat for Humanity is still hard at work, moving forward with our mission where everyone has a decent place to live. During this time of social distancing, we have learned to adapt and overcome many obstacles. Now our meetings are virtual, staff works from home 80 percent of the time, and we have suffered a significant disruption in the ability of our volunteers to help.

With all of this, we still focus on the future and building homes to make a difference in people's lives. During the last year, we were able to move 6 families into their new homes during the COVID lockdown. Of course, we had to get creative in the closings due to no attorney in-person appointments being available, but our dedicated staff always found a way, by doing closings at the houses with masks and social distancing. We currently have 10 recently approved families in the Henderson County homeownership program. There are 4 houses under construction in our Dodd Meadows community and our next homeowner will be moving into the Thrivent house very soon.

Here at Henderson County Habitat we will continue to put the needs of these new homeowners first.



Tatemae

“Exceptional fighting was shown by all forces and all ships participating in this operation,” states the dry prose of a Japanese after-action combat report. This report was captured in Tokyo in 1945 and translated by the U.S. Strategic Bombing Survey. “Because of it,” the Japanese report continued, “severe damages were inflicted on the enemy.”

This is how Japanese commanders described the Battle of Midway, fought at sea northwest of Hawaii, June 4-7, 1942. On the third day of that battle, the U.S. Navy sank four aircraft carriers of the Imperial Japanese Navy in one afternoon. In addition to the large ships, Japan lost hundreds of aircraft and thousands of sailors. It was an epic defeat by which American combat power broke the back of Japanese naval power in the Pacific.

However, after the battle, Japanese leaders denied the reality of their predicament, and conducted a thorough effort to mask the scope of the defeat. Official Japanese deception involved the civilian population, as well as Japanese authorities. For example, commanders isolated many Midway survivors for several months, and then reassigned these personnel to distant posts around the fleet and across the South Pacific. Japan kept one of its sunken aircraft carriers, Akagi, on its naval registry for well over a year, despite the fact that the ship was lying on the seafloor. Japanese admirals didn’t even inform the Emperor of the losses.

In summarizing the losses at Midway in their after-action report, Japanese commanders engaged in a near-ritualistic aspect of their culture, using the concepts of *honne* and *tatemae*. These two Japanese words describe the contrast between a person’s true sentiments and understanding (*honne*, “true sound”) and the behavior and opinions one displays in public (*tatemae*, “built in front” or “façade”).

Many of our homeowner applicants suffer from the same kind of denial when it comes to their personal finances. They know they are wasting money they cannot really afford to waste, but cannot bring themselves to admit it, to the public and even to themselves. Let me give you an example.

All applicants must complete a family monthly budget as a part of the application process. In the past, you might have seen on one of these budgets an entry like this one – Cigarettes: \$20. When you asked them about their cigarette habit you found out that they smoked a pack a day, as did their spouse. Well the typical pack of cigarettes these days costs in the neighborhood of \$5 per pack. So, a pack a day over the period of 30 days for two people costs around \$300 – not \$20 as reported. Now they know this, but they can’t bring themselves to acknowledge that they are wasting money in this manner. This is their version of *tatemae*.

Recognizing this personality trait, we no longer ask our applicants to provide us with their monthly budget. Instead, we have them track their spending for at least 30 days, keep a log of every penny they spend, no matter how seemingly insignificant, and then use that information to develop a realistic chart of their spending patterns. What a revelation this is for many of them!

This exercise, which we recommend they continue as a part of their ongoing financial management, begins their transition to becoming a successful homeowner. Knowing what you spend and how to manage that component of one’s life is critical to being able to support both homeownership and the family. This is only one aspect of the education every Habitat family must undergo. Education is one of the most important, and, perhaps, under-appreciated elements of the Habitat program. More on that aspect of our program in a later edition.

Local Habitat families are making it through the COVID-19 crisis

Because of our donors and volunteers, Habitat families have built financial stability and a safe home for themselves and their children.



A lot of people think we give homes away, but that is not the case... One of the pillars of Habitat for Humanity's homebuilding program is that we actually provide full mortgage services to our homeowners. It is the mortgage payments we receive from these homeowners which allow us to continue to build other homes. Each time Habitat completes the construction of an affordable home, it is sold to the homeowner with an affordable mortgage. The payments are then utilized to build affordable housing for the next qualified family, and the next, throughout the life of the mortgage.

While we braced for the worst during the year of COVID-19, we heard from so many of our homeowners that they were feeling the impacts of the crisis, but many were still able to make their monthly payments. It struck us that many of our homeowners find themselves on a strong foundation of owning a home they can afford. During COVID-19 we were able to offer mortgage assistance for homeowners who were struggling to stay in their homes. We are so thankful for this security in their lives, and for the safe houses we have built together, thus offering true shelter for our families.



With every passing day, families who live paycheck-to-paycheck find themselves struggling to keep a decent roof over their heads. The lack of affordable housing in our community already had local families living in constant uncertainty, stress, and fear. And now, resources are even more limited for these families as they attempt to withstand the devastating financial impact of COVID-19. We are so grateful to our volunteers and donors who are helping Henderson County Habitat build back! With their support, more local families will have safe roofs over their heads and a solid foundation under their feet...something every family needs to succeed.



BEARFOOTIN' 2021

With so many changes and closures that we all had to endure during this past year, we are elated here at Habitat to announce that Hendersonville Bearfootin' continues, and we have a new bear, or should we say bears. This year we chose the Mama Bear and her cub as we felt it represented love and protection. Henderson County Habitat has guided more than 200 families to help themselves find shelter. We believe everyone deserves a safe place to live.

Heidi Mayfield has also agreed to be our artist again this year, and this will be her 3rd year of designing and painting our bear. We love her work, and can't wait for the reveal. If you would like to help off-set the cost of the bear entry fee and paint for this year's bear, you can go to our Facebook Page for the online donation form or mail a check to the Hendersonville office. The Bear and paint will cost \$1,100.

Any amount will help!



1111 Keith Street
Hendersonville, NC 28792

Meet the New Development Team

Director of Development



The Habitat Team is pleased to announce that Donna Wilkinson accepted the position of Director of Development and joined our team in August, 2020. She comes to us with a long and successful history of working with not-for-profits, primarily in the areas of development, philanthropy, fundraising, leadership and working with volunteers.

"I am so excited and proud to work for this wonderful charity, one that gives hope to so many, and which daily puts their mission into action."

Development Specialist



The Habitat Team is pleased to announce that Toni Thayer has accepted the position of Development Specialist, starting in January, 2021. She previously served as our Administrative Support person, and we're excited that Toni's creativity and enthusiasm are a perfect match for her new role.

"The mission of this organization is so compelling. The staff and volunteers, in particular, are truly giving people and families a chance for a better life."



Henderson County Habitat for Humanity, 1111 Keith Street, Hendersonville, NC 28792
www.habitat-hvl.org, 828-694-0340 or call 828-696-9524 to schedule donation pick-ups