

COMINGHOME

Habitat Happenings for our Friends & Volunteers

Habitat Bucks Begins 10 Townhomes in Sellersville

October 1, World Habitat Day, was the perfect fall day for the groundbreaking ceremony, commencing work on what will become homes for ten families. What fun it was to see eight-year-old, Faith, one of the children who will



Partner families join in the Penn Villa groundbreaking ceremony along with Board President, Ed Hughes, Executive Director, Florence Kawoczka and County Commissioner Rob Loughery.

be living in *Penn Villa*, climbing on the rock wall and doing cartwheels in celebration of her future home, as she and other Habitat partner families help put the first shovels in the ground. Faith's mom said soon after, "Visiting our home has become a weekly ritual!" This land, purchased from the Penn Foundation in May, 2012, will provide homeownership opportunities for 10 low-income families. Cluster One, consisting of two end units with four bedrooms, and three mid-units with three bedrooms, are under construction, with an expected completion date of Fall 2013.

Work on Cluster Two will begin in Summer 2013. Four families have been selected for the first five homes, with other applications currently being finalized. Alex and Laura look forward to having enough bedrooms for their family of six; Ligia and Eduardo, who have a daughter in college, are thankful to have found a home they

can afford. These are only two of the many stories our families share with us as we work to provide decent, safe and affordable housing in Bucks County. A special thanks to **Univest** for their Whole House Sponsorship (see article on page 2).

Building will continue in Bristol as we prepare to break ground on another four-bedroom, ranch-style home on Watson Avenue. Applications are being reviewed for several families, and work will begin when the selection has been finalized—anticipated in Fall 2012. Special thanks go out to sponsors of this home: **Wells Fargo Bank, First Federal of Bucks County, St. Mary Medical Center, Waste Gas Fabricating, and The Bucks County Foundation.**

It's been a busy summer for Habitat Bucks! Follow all of our builds and projects on our website: www.habitatbucks.org.



As part of their 20th Anniversary Celebration, Bucks-Mont Chapter members of the *National Association of the Remodeling Industry (NARI)* panelized the next Habitat home to be built in Bristol.



In July, 2012, Mercy Nderitu accepted the key to her new home from Board President, Ed Hughes, at her Home Dedication in Bristol.



Our *A Brush with Kindness* exterior home repair program installed a handicap access ramp and a safer porch for a senior homeowner in Croydon in May, 2012.

***What does it take—
to become a Habitat homeowner?***



As well as currently living or working in Bucks County, future Habitat Bucks' homeowners must have:

- stable incomes
- satisfactory credit
- willingness to help build their own homes and do publicity
- demonstrated need for adequate, affordable homes

Homeownership applications go through an extensive review process to ensure affordability and long-term financial success. It can be quite an anxious time for the applicants!

Before a decision is made, each applicant is visited by members of the Family Selection Committee to confirm application details and answer any questions.

Once accepted as a "Partner Family," each future homeowner contributes up to 375 hours of sweat equity, which is earned building houses, working in the ReStore, participating in events and contributing to exterior home repair project work, among other activities. The children even earn hours with their school grades!

The families attend workshops to prepare not only for settlement, but also for lifelong homeownership. When settlement arrives, they are well-versed in personal budgeting and home maintenance skills. Habitat partner families purchase their homes, pay their mortgages and live their lives in comfort and safety, pursuing goals and participating in their communities.

Life Choices Lead to Homeownership

Mary Beth and Ryan Clymer, having met in college, married and moved away from family to start their careers, knew one thing when they started a family—it was their desire that Mary Beth stay home until their children were school age. "We knew this would be a huge financial sacrifice, living off one income, but we felt strongly about our decision," she says.

Around the time their daughter was born, Ryan was offered a job opportunity at his high school alma mater in Sellersville. He loved the idea of giving back to the non-profit, Christian school that had helped shape his young life. Mary Beth shares, "Though it sounded exciting, finances never really worked out on paper. In order for Ryan to accept the position, it meant two things: less pay and higher cost of living. Not a good combo." They moved home, and in, with Ryan's parents. Mary Beth picked up part-time work she could do while the baby slept.

Quickly realizing that their \$100,000 mortgage pre-approval would get them very little in Bucks County, they soon learned about Habitat for Humanity. "We applied immediately and were accepted! Now, the fun part began. I remember that first Saturday, putting on my old sneakers, a sweatshirt and work gloves and heading over to help build my own house! I would have never thought I would ever frame a house, let alone LOVE doing it!" she says.

Seven years and three more children later, the Clymer's still love their home. "Most importantly," Mary Beth says, "I know that because of the affordable monthly mortgage we have, it is possible for Ryan to influence the lives of young people in positive ways." She adds, "We have great neighbors with whom to share our lives. Our children love running and playing outside in a safe environment, with friends right out the front door. God has blessed us richly."



The Clymer Family

Our mission: To build affordable homes, better lives, stronger families and safer communities through partnerships with people and organizations throughout Bucks County.

Univest is truly "Committed to Local!"

With a generous, whole-house sponsorship, Univest is helping make affordable housing a reality in Bucks County. William S. Aichele, Chairman, President and CEO of Univest Corporation said, "While we are making a significant commitment to Habitat for Humanity, we also receive so much in return as we build relationships by working together to bring hope to a family on a new path towards a bright future."



The Univest Team breaks ground at Penn Villa on World Habitat Day, October 1, 2012.

Habitat News Briefs



Demolition work begins on an unsafe porch.



Porch completed in Levittown!

St. Mary Medical Center partners for second time with Habitat Bucks on *A Brush with Kindness* Project.

Barbara, a 68-year-old senior who has lived in her home for 43 years, was afraid to go in and out of her house. The boards of her porch were rotting, and the steps were uneven and crumbling. "I was so worried that I would fall and hurt myself," said Barbara as she watched work begin on her porch repairs.

St. Mary Medical Center provided funding and sent volunteers who spent three days making the needed repairs to Barbara's porch. A few weeks ago, Barbara's daughter called to let us know that her mom had been able to host a birthday party for family and friends on her new front porch. That is the essence of *A Brush with Kindness*!

Women Build—The 5th Annual Wine Tasting and Handbags for Habitat Event

was a great success. More than 90 people gathered to hear Habitat homeowner, Mary Beth Clymer, tell her story. "Habitat made it possible for our

family to own a home in Bucks County!"

Commissioner Diane Ellis-Marseglia, shared her admiration for the work Habitat Bucks is doing to "make sure families have secure places to call home."



Mary McBride, Rita Woodward, MaryPat Holewinski and Kyong Grownny put finishing touches on *Handbags for Habitat*.

Hard Hats and High Heels 2012—A Smashing Success!

It was a spectacular celebration of Habitat Bucks' work and mission as 200 guests enjoyed bidding on beautiful auction items and savored a delicious meal at the Doylestown Country Club on October 19.

Murrey Alderfer, a close friend and sponsor of Habitat homeowner, Joseph Deng, shared the story of Joseph's journey from *Lost Boy of Sudan* to Habitat homeowner. Highlights of the evening included recognition of Award Recipients for 2012: **Volunteer of the Year: Audrey Coulter; Spirit of Habitat: Kim Graziano and MaryPat Holewinski; Partner of the Year: Univest Bank and Trust Co.**

Thanks go out to our sponsors for their generous support of this event, as well as to all of the businesses and friends who donated items for our live and silent auctions. The event generated over \$80,000 which will be used to support our work to continue to bring safe, decent and affordable housing to Bucks County. For a full list of our sponsors, please visit our website at: habitatbucks.org/news/signature-event/.

Donate - Volunteer - Shop

If you enjoy treasure hunting, this is the place to shop! Bargains galore: 50 to 75% off retail!

**Black Friday and Saturday:
50% off your Entire Purchase.**

OPEN to the PUBLIC

Free Pick Up of large items. Call 215-822-2708
31 Oak Avenue, Chalfont, PA 18914
www.habitatbucks.org/restore

Store Hours: Wed., Fri., Sat. 9-5; Thurs. 9-6
Drop Off: Wed., Fri., Sat. 9-4:30; Thurs. 9-5:30

Habitat Bucks Volunteers

Question? Do you need to be a skilled laborer to volunteer on a construction site?

Answer: No skills required—no tools are needed! All volunteers must be 16 or older to volunteer. It will take an estimated 7000 hours of labor to complete the first set of five townhomes in Sellersville. Sign-up today!

Contact Lynnda Coleman
for information on how to become a volunteer:
215-822-2812 x302
l.coleman@habitatbucks.org



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Learn more at www.habitatbucks.org