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Webster Village I Dedication

HFHNCC Dedicates 5 New Homes

Nervous smiles and warm hugs complemented a sunny and warm fall day in mid-October as five new homeowners accepted the keys to houses they helped build. On Friday, October 17, new neighbors Juanita Gonzales, Nyeesha Ringgold, Deanna Collazo, Andrea Thomas and Linda Evans stood alongside friends, family and local sponsors during the dedication ceremony for Habitat for Humanity of New Castle County's Webster Village I dedication ceremony.

The midday event featured a ribbon cutting signaling the completion of the first five of nine homes in the Webster Village development. The last four remain under construction and will be completed in January 2007. The five new houses bring Habitat's total number of homes built to 135 since 1986, and 51 in the 11th Street Bridge neighborhood, which is located in the northeast part of Wilmington.

Kevin L. Smith, Habitat's Executive Director, spoke of Habitat's emphasis on homeownership and community stability. "Our plans include helping hard-working families to achieve the American dream, and to help existing neighborhoods become better places to live. We take out blighted properties, build new homes and increase the homeownership rate in some of the poorest neighborhoods around New Castle County."



New homeowner Nyeesha Ringgold receives her house keys from Tim Crawl-Bey, Director of Real Estate & Housing, City of Wilmington.

Continued on page 3...

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Letter from the Executive Director

The elections are finally over and we have seen history made on several fronts. Of course, we are all aware of the historic nature of President-Elect Barack Obama's achievement, but were you aware of the historic nature of his campaign's fund raising? The Obama campaign raised almost \$64 million, 91% from individuals. More than 3 million people donated, many of whom donated a mere \$25, and even more who donated for the first time.

I bring this up not to continue to talk about politics, but to highlight the power of giving and how that single act can affect change. Even during these difficult and uncertain economic times, we can choose to give. Together we can resist the temptation to pull back in self-isolation and fear.

I have heard in different contexts: "I pulled myself up by my bootstraps, why don't they?" To that I say, first you must have bootstraps. And that is what your giving is doing – giving these families the vehicle or the 'bootstraps' to pull themselves up from where they have been. Your gift also allows them to focus on where they are going.

Not looking for a handout, they give as well. They do so through the giving of "sweat equity" on their house and their neighbors' house, through hours of financial and homeownership counseling, and finally through home and construction maintenance training.

We at Habitat for Humanity of New Castle County hope you will consider the thousands of working families who are even more vulnerable, now, more than ever before. Your donation, no matter the size, multiplied by the gifts of others, will ensure a simple, decent home and an affordable mortgage payment for hard-working, low-income families. This is the kind of real change your giving here at home can affect.

No matter what your vote was this election, we are all challenged to give in the face of hard times, to hope in the face of fear and to participate in making this great country of ours all it can be. By now you should have received our Annual End of Year Appeal. We ask that you vote for hope, and homes, and family with your gifts this holiday.

Have a Blessed Holiday Season,

Kevin

"Give freely and spontaneously. Don't have a stingy heart. The way you handle matters like this triggers God, your God's, blessing in everything you do, all your work and ventures. There are always going to be poor and needy people among you. So I command you: Always be generous, open purse and hands, give to your neighbors in trouble, your poor and hurting neighbors."

— Deuteronomy 15:10-11, Eugene Peterson's *The Message*

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Habitat ReStore

Even though, the Habitat for Humanity ReStore has moved, our mission is the same: to provide discounted home improvement and renovation supplies, with proceeds benefiting Habitat for Humanity's building operations.

The ReStore recently hired a new part-time cashier-Wayne Reed. He will assist Manager Joe Robertson and ReStore volunteers in ringing up customer purchases, but also in sorting and organizing merchandise as well as other small tasks around the store.

In January look for our local Chamber of Commerce's publications as they will feature small ads promoting the ReStore. Both the New Castle County Chamber of Commerce and the Delaware State Chamber of Commerce will print periodicals in early January.

**Habitat for
New Castle County
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Now Open Tuesday - Saturday!

NEW Location!

NOW OPEN Tuesday - Saturday

9 AM - 2 PM

320 Cornell Drive, Ste. C2

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www.habitatncc.org/restore

Webster Village I Dedication

(Continued from page 1)

Kicking off the event with a musical selection, Seeds of Greatness Gospel Ministries lifted attendees' spirits. The dedication also highlighted the hard work of the homeowners, volunteers and project sponsors. Those sponsors in attendance included Federal Home Loan Bank (FHLB) of Pittsburgh, Wilmington Housing Partnership, JPMorgan Chase Foundation, Thrivent Builds (along with their community of local churches), and Westminster Presbyterian Church.

Councilwoman Stephanie Bolden, representing the City's 3rd district, was on hand to welcome the soon-to-be homeowners to the neighborhood. Sponsors like Federal Home Loan Bank's Dave Buches offered sage advice for new homeowner Juanita Gonzalez.

"First-time homeownership is a significant event in the life of any family," said Buches, FHLB's Community Investment Manager. "Studies show that homeownership creates more wealth for families, leads to greater family stability, improved performance by kids in school and pride in neighborhoods. We congratulate you

on your new home and wish you all the best."

Local clergy blessed the homes before attendees went inside for a tour. In other Webster Village news, the Home Dedication ceremony for the final four homes, known as Webster Village II, is tentatively scheduled for January 16, 2009 at 11 a.m. The remaining four homes were part of the Home Builder's Association of Delaware Blitz Build, allowing HFHNCC to complete the homes by the end of the year.



"Studies show that homeownership creates more wealth for families, leads to greater family stability, improved performance by kids in school and pride in neighborhoods."

-Dave Buches, FHLB Pittsburgh

Webster Village Phase II (left) will be completed by early January 2009.

The Home Dedication will be held January 16, 2009.

Neighborhood Assistance Act

*Looking for a way to help
your community?
Unsure of how to go
about it?*

Delaware State Housing Authority has implemented a program called the Neighborhood Assistance Act, which provides an opportunity for businesses and individuals to receive a generous credit on

their Delaware income taxes in exchange for their support of qualified nonprofit organizations of their choice.

This program is a great way to support your neighborhood, support Habitat for Humanity of New Castle County, and get a tax credit at the same time.

Minimum investment amounts are \$10,000 for businesses and \$5,000 for individuals. Contributions can be in the form of goods or services, or they can be

direct financial contributions.

Participating tax payers are eligible for a tax credit of up to 50% of the value of their contribution. The maximum contribution is \$200,000.

For more information, visit www.destatehousing.com, contact Lisa McCloskey at lisam@destatehousing.com, or call 302-739-4263 or contact Kevin L. Smith at 302-652-0365, ext. 101; klsmith@habitatncc.org.

Miller's Row Now Under Roof

Miller's Row, 22nd & Lamotte Streets

It seems like only yesterday that Habitat for Humanity of New Castle County celebrated the groundbreaking at Miller's Row, a seven house development at 22nd and Lamotte Streets in Wilmington. But as of early December, the development is under roof, installation is being put in, plumbing and HVAC, and electrical work taking place. On the exterior, brick masons have completed the Lamotte Street side.

History

Miller's Row is also part of the Greater Brandywine Village district, one of several historic districts in the city. The development is scheduled to be completed by the end of March 2009. Before HFH, the site consisted of 10 boarded and vacant homes

Sponsors

Miller's Row was made possible by the generous contributions of many valued sponsors. Bank of America contributed \$150,000 toward the development, as well as a regular group of volunteers to the work-site. Hilb Rogal & Hobbs, (Zutz Insurance), is a new partner with HFHNCC, and also a Habitat for Humanity International sponsor. Their contribution to Miller's Row includes a house sponsorship and volunteer support from Zutz Insurance.

Miller's Row was also sponsored by the Federal Home Loan Bank of Pittsburgh,

who is a long-time supporter of our local affiliate. Their contribution was secured through cooperation between the FHLB and member bank Wilmington Trust.

Additionally, HFHNCC has partnered with Greater Brandywine Village Revitalization, Inc. (GBVR), whose goal is to improve the quality of life in the greater Brandywine Village area by developing and implementing a plan for the improvement of safety, housing conditions, transportation, economic development, and historical preservation.

They also work to coordinate the efforts of various civic and governmental organizations in revitalizing North Market Street and the Greater Brandywine Village area. Since Miller's Row is part of this plan, the partnership includes HFHNCC, the City of Wilmington, and the GBVR project.

As part of their continuing ef-

forts to create beautiful spaces for current and future residents, Delaware Center of Horticulture developed a new park in the Miller's Row area, intended for use by neighborhood residents.

These other crucial sponsors of the Miller's Row project are DuPont (\$100,000), CitiGroup, who donated \$70,000, and JPMorgan Chase (\$50,000). Additional Valued Sponsors include Nuclear Electric Insurance, Youth United Schools, and Citizens Bank, Deutsch Bank & Trust Company-Delaware, AstraZeneca; as well as Landmark Engineering and J & L Building Supply who donated materials In-Kind and/or Services.



Miller's Row, Winter 2008

Greenbridge II Breaks Ground

Keep an eye on your inboxes! Habitat for Humanity of New Castle County will be planning a groundbreaking ceremony for the final 10 homes on Thatcher St. in Wilmington, known as Greenbridge II, part of the 11th Street Bridge community. The foundations for the Greenbridge II homes were set in November and the site opened for volunteers on December 2.

By the time Greenbridge II is completed—likely the Fall of 2009—Habitat will have completed 61 homes in this community to date, including eight newly-completed town homes on N. Heald Street in Northeast Wilmington, known as Greenbridge I. The Greenbridge I homes are located directly behind the Greenbridge II development. Other Habitat homes in that community include the Webster Village development on 14th and 15th Streets at N. Heald in Wilmington.

For the Greenbridge project, Habitat partnered with the state of Delaware's Department of Natural Resources and Environmental Control (DNREC), implementing their Brownfields Program, which partners with organizations to clean up and develop unsafe, contaminated sites. For DN-

REC's part, the department revitalized the Greenbridge site by removing all the top two feet of contaminated soil prior to construction. James Werner, director of DNREC's Division of Air & Waste Management, recently said, "Habitat for Humanity is perhaps our most valued partner in Brownfields development. They are firing on all cylinders in line with our policy for environmental cleanup investments: affordable housing, smart growth, and energy efficiency."



Picture of Greenbridge I, completed

Volunteer Update

**NOW THAT YOU
HAVE THE TIME,
WHAT WILL YOU DO?**

Most of our Regular volunteers on the construction site consists of dedicated retirees who enjoy giving back to the community. Come out and join them by signing up through our website www.habitatncc.org/volunteer or by calling 302-652-0365, ext. 108.

Housing Report: Rental Housing "Out of Reach"

A new report highlighting how "out of reach" rental units are for low income families further highlights the need for affordable housing that Habitat for Humanity of NCC can provide.

The report, "Out of Reach 2007-2008," was jointly released by the National Low Income Housing Coalition (NLIHC), a Washington, DC-based housing advocacy group, and the Delaware Housing Coalition.

"Out of Reach" provides the Housing Wage and related data for every state, metropolitan area and county in the country. Looking at Delaware, the report, points out that the Housing Wage for Delaware—the hourly wage a family must earn working 40 hours a week, 52 weeks a year-- is now \$16.61. Translated, this means the average low-income earner in Delaware will need to earn \$34,542 annually in order to afford rent and utilities. This is a 35% increase since 2000.

However, the typical renter in Delaware earns \$15.23, a \$1.38 below what is needed to afford a modest unit. An estimated 47% of renters in Delaware do not earn enough income to afford a two-bedroom unit at the Fair Market Rent.

And in tough economic times like this, our lowest income earners are struggling even more.

Statistics like this remind us how important a role Habitat NCC plays in helping our friends and neighbors in need of affordable housing. To our valued supporters, we thank you for donating your time and your financial assistance.

If you or someone you know would like to help Habitat continue to provide simple, decent, affordable housing please make your donation by mail or through our on-line, secure website at www.habitatncc.org.

In Their Own Words

MaryLee Maddox, five year homeowner at E. 35th Street in Wilmington

Five years ago everything changed for MaryLee Maddox—she finally gained that sense of security she had been missing for so long.

“Before I was paying very, very high rent. Now, even if something were to happen to me financially, I know I could still pay the mortgage and things like the electric bills because it’s all affordable.”



“What I like about Habitat is that not only does it give me a feeling of relief, but it gives my family relief knowing I’m taken care of.”

credits for Early Childhood Education. She now runs a small day care from her home.

MaryLee moved into her house with her grandchildren who were happy to have a backyard and their own room. They have since moved out.

“The future looks good for me. I’m getting up there in age

and I don’t have to wonder what my living arrangements will be like. And I can still continue my education.”

A Gift Today Builds a Better Tomorrow

Habitat families build more than a home; they build a future. Homeownership provides stability, equity, and a secure foundation for tomorrow. Habitat homeowners see a tangible difference in their lives as a result of being homeowners. Reported in a recent survey of Habitat homeowners:

- 66% of homeowner children school work/grades have improved;
- 83% of families have seen a positive change since moving into their homes;
- 52% of families reported their spouse’s education level has increased.

Please consider a gift to our Annual Fund to help families in need build a home today, and a better tomorrow!

Yes, I would like to help a family build a better tomorrow! My check made payable to HFHNCC is enclosed:

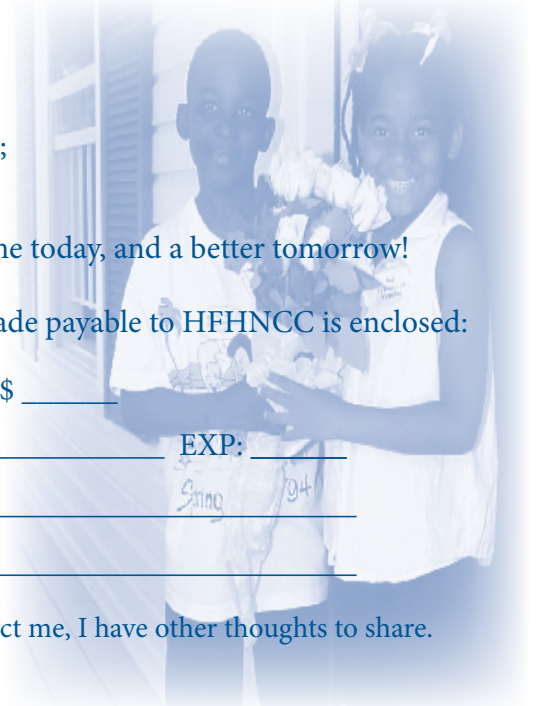
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