

Fall 2016



Snyder-Union-Northumberland Habitat for Humanity Newsletter

Mark Your Calendar!

Come “Meet and Greet” SUN Habitat at Woodforest National Bank’s New Event

Would you like to learn more about SUN Habitat and other nonprofit organizations working in our area?

Join SUN Habitat at Woodforest National Bank’s first-ever “Nonprofit Meet and Greet,” to be held Tuesday, Oct. 11, from 6 to 8 p.m. at the Lewisburg Best Western Plus, located at 7701 West Branch Highway.

SUN Habitat representatives will be on hand to discuss our mission, our volunteer needs, and our ongoing projects in the Snyder -Union-Northumberland county region. If you have questions about Habitat for Humanity, this is the time to get answers.

Many other local nonprofits will be represented, too. So whether you’re looking for opportunities to volunteer, seeking resources that might help you, or are simply interested in the region’s nonprofit network, please join us. (There will be snacks, too.)

We are extremely grateful to Woodforest National Bank for providing SUN Habitat and other nonprofits with this opportunity to meet with members of the public as we all work to build better communities.

Another Family Welcomed Home

In April, SUN Habitat turned over the keys to a new home to the Lenker family. Kevin and Heather Lenker have two children, Hope, 16, and Isabel, 12. Kevin is employed by construction supplier Kerri-co Inc., which donates materials for every home SUN Habitat builds. The family is enjoying their new home, and they all look forward to making many happy memories there. Congratulations, Kevin, Heather, Hope and Isabel!



How Well Do You Know Habitat for Humanity?

By: Beth Kaszuba

If you receive this newsletter, you are likely a supporter of Snyder-Union-Northumberland Habitat for Humanity. We are grateful for your donations of time, money and talent. We also appreciate when you spread the word about our mission of providing as many families as possible with decent, safe and affordable housing. Unfortunately, many people don't understand what Habitat is all about; perhaps, as a SUN Habitat supporter, you've even faced questions from family and friends that you may have been unable to answer. Following are the answers to some of our most frequently asked questions about Habitat for Humanity – and a few true-and-false questions to test your knowledge.

- ◆ What is Habitat for Humanity?
 - ◆ Habitat is a nonprofit, Christian housing ministry.
 - ◆ We believe that every person should have a decent, safe and affordable place to live.
 - ◆ We welcome all people to work with us as partners.
- ◆ True or False: Habitat for Humanity gives homes away, for free.
 - ◆ False! Habitat partner families must purchase the homes that we build and renovate. Habitat homeowners pay affordable monthly mortgage and escrow payments and invest hundreds of hours of “sweat equity,” working at Habitat build sites, before they can move into their Habitat home. No homes are *ever* given away for free.
- ◆ Does SUN Habitat make a profit on the sale of these homes?
 - ◆ No, Habitat for Humanity affiliates make no profit from the sale of the homes we build and renovate. Families are given a 0 percent interest rate mortgage based upon what it costs Habitat to build their home.
- ◆ True or False: Habitat only builds new homes.
 - ◆ False! We will also renovate a home if the property meets the approval of our local Board of Directors. We are always looking for affordable parcels of land and existing homes that have the potential to house families in need of safe, affordable housing.
- ◆ How are families chosen to buy homes?
 - ◆ Like all Habitat affiliates, SUN Habitat has a Family Selection Committee, which works to choose qualified families who show the promise of being successful homeowners. And the process is simple.
 - ◆ Interested families fill out an application form, available by contacting Sandy Hopkins at sandy@sunhabitat.org.
 - ◆ The Family Selection Committee reviews those applications, choosing families based upon three criteria:
 - ◆ Level of need.
 - ◆ Willingness to become partners with SUN Habitat.
 - ◆ Ability to pay a mortgage under an affordable plan.
 - ◆ The Board of Directors makes the final decision on which family gets the home. Once families are chosen, they assume the responsibility of paying their mortgages and meeting sweat equity requirements.
- ◆ I'm all thumbs, when it comes to building things. Can I still volunteer at the constructions sites?
 - ◆ We welcome volunteers of all levels of skill and experience. And if you are new to construction, you won't be alone. Many of our on-site volunteers are Bucknell and Susquehanna university students, who are learning as they go. We always have some experienced volunteers at our builds to show DIY novices the ropes. Contact sandy@sunhabitat.org to learn more about how you can join one of our builds. We promise that you'll be welcome!

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SUN Habitat's Sandy Hopkins accepts a check for \$10,000 from M & T Vice President and Branch Manager Karl Conrad, of the Susquehanna Valley Mall location. The donation supports our Wharf Drive, Hummels Wharf, project. M & T employees also participate as work site volunteers. Thank you, M & T Bank for partnering with us to build better communities!



We are grateful for a recent donation of \$1,000 from Northumberland National Bank. Pictured from left to right are Barb McAllister, NNB Hummels Wharf Branch Manager; Sandy Hopkins, SUN Habitat Administrator; and Ruth Anne Bromfield, a board member on our Family Selection Committee. Thank you, Northumberland National Bank!



**WE THANK YOU FOR YOUR GENEROSITY & DEDICATION TO
THE SNYDER-UNION-NORTHUMBERLAND HABITAT FOR HUMANITY!**



**Snyder - Union - Northumberland
Habitat for Humanity**
Building Houses, Building Hope

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