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comes back, and the affiliate no longer has a buyer ready for the house they were about to build. What a blessed problem to have to hurry and find another qualifying family!

All Paid Up!



Two Habitat homeowners recently attained the next level of self-reliance by paying off the mortgages on their houses. One of those homeowners is Joyce Byrd. Thanks to the generosity of Habitat Bulloch donors and volunteers on August 19th, 1999 Joyce purchased her first home from Habitat.

Joyce's journey toward the independence of home ownership began with multiple rejected applications for federal subsidized HUD housing. Every time she applied, the answer was the same. She did not make enough money to get subsidized housing. Joyce said, "After that third rejection letter I just put it in the hands of the Lord."

Meanwhile Joyce who worked at H. H. Color at the time noticed a new house built on the street she traveled on her way to work. She said that as she passed by that house she would think, "What a cute little house that is."

Joyce remembers praying to the Lord, "I would love to have a house just like that one right there." Sometime after that Joyce heard about Habitat Bulloch and applied to enter the program. About a month after applying Joyce received a phone call from Mrs. Davenport, Executive Director at Habitat Bulloch at the

time, informing her that she was selected for Habitat's Program Towards Home Ownership. Joyce said, "Mrs. Davenport told me that I would be getting a recycled home that had come back to Habitat Bulloch, and that it was the same little house that I had been admiring ." "I just knew it was the Lord!"

Joyce said, "You know, I didn't mind working hard to make house payments when I knew that I was working for something that was going to be all mine." Joyce used her working to make house payments as a life lesson for her son who was just a boy. "I would tell my boy, "When you work hard, what you have is yours, and you don't have to depend on anyone else."

"You know, my boy really learned that life lesson. He applied himself in school and graduated with honors and then got a degree from Georgia Southern University. Now he is living on his own in Savannah, has a good job, has his own car and has never needed to ask me for money. "

Today Joyce is in a new phase of life. Paying off her mortgage means Joyce can devote more resources to taking care of her elderly mother who lives with her.

Joyce would like to thank everyone who through their donations and volunteer efforts helped her achieve the independence of home ownership. Through the generous support of our donors like you Habitat homebuyers gain the strength that allows them to become the bedrock that stabilizes their communities.

Joyce said, "I was very disappointed every time I received a rejection letter from the Housing Authority. Now I realize that it was a blessing." Had Joyce gotten that subsidized housing she would probably still be paying for an apartment that would never be hers. She also might not have had such a good opportunity to teach her son about the independence that comes with hard work.



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The Habitat ReStore One Year Later



ReStore Manager, Arliesha Lovett, pondering on whether there's time to send the volunteers out for another pickup.

A little over a year ago ReStore shoppers, volunteers, donors and staff were excited to see Bulloch County's Habitat ReStore finally open at its new location. Thanks to our longtime and new donors, volunteers and shoppers the ReStore is stronger than ever.



Our greater visibility allows us to get a greater variety of donations and attract more customers. This means more people know who to call when they need to have that heavy thing taking up space hauled away. Less space in the landfill is being filled with reusable household items. Larger numbers of people are finding furniture, appliances and other household fixtures at a price they can afford. And through it all, Habitat Bulloch is raising more funds to build affordable housing.

The ReStore is open to shoppers on Fridays from 1 pm to 4 pm and Saturdays from 9 am



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to 3 pm. Pickups can be scheduled for Thursdays through Saturdays. Call to schedule pickups at 912-764-5777.

Every donation, every shopper, every volunteer builds strength, stability and self reliance through shelter in Bulloch County



Winners' Build



Theresa Reed and Statesboro Mayor Jan Moore

Local supporters of Habitat Bulloch broke ground on House 53, AKA the ABC Winners' House, on May 21st, 2017. Theresa Reed is the prospective home owner for this house which should be completed sometime this fall.

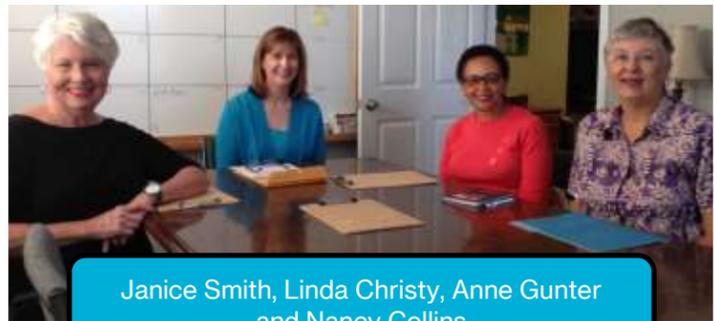
We call this house the ABC Winners' House because Statesboro won \$1,000,000 in the America's Best Communities Competition. The winnings will go to help stimulate revitalization projects like this one in the Blue Mile Area.

While the ABC Winner's House itself is being funded by local donations along with a generous donation from Wells Fargo, Habitat Bulloch hopes matching grants will be issued from this pool of money for future Habitat projects within the Blue Mile Neighborhood Revitalization Area.

The ABC Winners' House will be the third house built by Habitat Bulloch as part of the Blue Mile Project. We anticipate starting a fourth house within the revitalization area in late fall or early winter.

fyi
A 501 (C) (3) nonprofit corporation called The Blue Mile Foundation is being formed to manage the winnings from the America's Best Communities competition. The tentative plan is for these funds to be dispensed as matching fund grants for improvements in the Blue Mile Area. The specifics will be determined by the board of the new nonprofit corporation after it is officially organized.

New Potential Home Buyers Selected for Habitat Bulloch's Program Towards Home Ownership



Janice Smith, Linda Christy, Anne Gunter and Nancy Collins

On Saturday, April 1st, Linda Christy, Habitat Bulloch's Executive Director, met with Janice Smith, Anne Gunter, and Nancy Collins, members of Habitat Bulloch's Family Selection Committee. Based on all the selection criteria, they recommended that Mashika Reed and Kanina Gantt be admitted to Habitat Bulloch's Program Toward Home Ownership. After approval by our board of directors, the new



Mashika Reed, Pastor Don Chavers (Habitat Bulloch Board Member) and Kanina Gantt

prospective homeowners officially joined the program on April 14th.

Mashika has three children, Chandler, Cameron, and Chloe. She is employed by Pinelands Mental Health. Kanina has two children, Dijanay and Jamond and is employed at Georgia Southern University.

Habitat Bulloch would like to congratulate Mashika and Kanina as they embark on this program which will involve lots of time and effort, but should end with them purchasing a home and becoming more empowered, self-sufficient members of our community.

If you would like to designate a gift toward building a home for Kanina or Mashika, go to HabitatBulloch.org/donate. Be sure to indicate who's home you are donating towards in the space provided for instructions.

Recycled Homes

As with any mortgage company, sometimes Habitat for Humanity affiliates have houses that they sold returned to them. This does not necessarily represent a home ownership failure. For example, a Habitat affiliate may have a Habitat homeowner relocate to another community for reasons that are positive for that person, and the homeowner



decides they prefer to give the house back to Habitat Bulloch rather than try to resell it.

Likewise sometimes a Habitat homebuyer passes away or goes into a long term care facility, and the family decides to return the home to Habitat rather than takeover the house payments. And, of course, Habitat houses are not free houses. An affordable housing program with a loan component can't work without the possibility of foreclosure being a reality to keep homebuyers accountable to repay the loans. So the question occasionally comes up. "What do Habitat affiliates do when a house comes back?"

Habitat affiliates have a couple of options when a house returns. One option is to simply resell the house in the regular housing market. An advantage to this is that such houses can often be sold quickly without spending any money on renovations which benefits the affiliate's cash flow and doesn't interrupt the construction program. The downside to this is that in the context of low income neighborhoods such houses tend to be bought up by investors to be converted into rental properties. Habitat affiliates promote home-ownership, so we generally see it as undesirable for a Habitat house to become a rental property.

To prevent Habitat houses from becoming rental properties, Habitat affiliates will usually recycle the home. What we mean by "recycle" is that we will make all the renovations needed to make the house like new again and sell the home at a price affordable for the next prospective Habitat buyer in line for a house. This allows the affiliate to serve a new family quickly with an affordable housing solution.

The only bad part about recycling homes is that there is no way for affiliates to predict when a house suddenly will be returned. On account of this, recycling a house can cause a timing hiccup in our building program. For example, it's possible to be all set to build a house for a Habitat family, and all of a sudden a house