

# habitat

A Newsletter from Saginaw-Shiawassee Habitat for Humanity

## Thank you to our Major Sponsors



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Neighborhood Revitalization



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2017 June Revitalization



2017 Neighborhood  
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## Sponsors, donors, volunteers, grantors and partner families makes Habitat go 'round.



Garber volunteers at Dow Neighborhood Revitalization this June

Thank you to everyone who made this summer's home repairs and rehabs an exceptional experience! We appreciate your time, resources and effort. It takes many people, businesses, churches, grantors and Habitat staff to serve families through Homeownership, Home Repairs and Financial Services in Saginaw and Shiawassee counties.

We are always grateful for you! Year after year, we stand in awe of what is accomplished when we come together. With everyone's efforts this summer we have served: 15 families through Home Preservation, 43 families through Critical Home Repairs with 56 grants representing \$437,336.00 and \$154,450.00 provided for orientation, registration, training, food, t-shirts, insurances, vehicles, signage, printing, mailings, transportation of materials and supplies and some staff time for 1,741 volunteers to be able to serve others with a total of 9,397 hours.

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Frankenmuth Credit Union has been working with our Habitat since 2014 to bring funding for home repair homes to Saginaw and Shiawassee counties. Together we have been able to serve 120 families with grants totaling \$883,296.00. Thank you Frankenmuth Credit Union for your consistent willingness and dedication to serve lower-income families in need of home repairs.

# Aiming for a transformation



When we become partners with an individual or a family, it is a true partnership. We don't just swoop in, provide a hand-up and leave. The threads of service weave nicely into a tapestry of hope for a family willing to help themselves. I love Habitat for that. Our long-term partnerships with families transform lives permanently, not merely as a transaction in the moment.

A transaction is an activity that affects or influences two or more parties. For example, *this*. I need a stove. I go buy the stove, pay for the stove and the transaction is complete.

*Versus this*. I am lower income and need to get my house repaired. I go to Habitat. They help me get grants with which to repair my home. I take classes to learn how to better maintain my home, manage my finances and improve my credit. As part of the program, I contribute

hours of sweat equity toward my project and the projects of others. The end result is that my house is repaired. Yet, I also have better skills, more knowledge about community resources to help me in the future and relationships with an organization to point me in the right direction. In essence, a transformation has occurred, which implies that we change as a result of the variables changing, however as previously mentioned, we have changed our practices never our principles. With Habitat, it looks like this: Choice + opportunity = dignity

30 years ago, our local Habitat was incorporated into Habitat for Humanity International. At that time, there were around 200 affiliates worldwide. Now there are about 1,360 affiliates in the U.S. alone. Each year, our local Habitat continues to rank in the top 5% in the nation in service to families and individuals through homeownership, home repairs and financial counseling/education.

What we do would be impossible without the support of our community through volunteerism, generous donations of cash and products as well as a willingness to embrace 'what is next.' Thank you all for your prayers and support. We love you for helping us to help others to permanently transform their lives through the ability to access decent and affordable housing. God bless you!

Cameron Brady  
Executive Director

## In their words

“Habitat for Humanity is really a blessing. Today they are replacing 17 windows at my home. I am 72 years old and on a fixed income; there's no way I could ever afford to replace them.”

Myrtle Collier  
Southwest Neighborhood Homeowner

“What a week! While there were challenges, the week was everything that I had hoped for.... I was constantly impressed with the professionalism, dedication, friendliness and commitment the staff and volunteers demonstrated. I love the Christian base upon which the organization is built. I grew to really appreciate the regular response when I asked if we were on schedule... “Yes, we're on God's schedule.”

Thomas Township Manager, Russ Taylor  
about Thomas Township Revitalization



## Wish List of item to donate

Donated items are utilized or sold to support our ministry that brings people together to build homes, communities and hope.

- Fork Lift
- Heavy-duty racks, shelving
- Furniture
- Appliances
- Kitchen cabinets

We schedule pick-ups of large or bulky items. Please call us at 989-753-9435 Tuesday to Saturday.



# Critical repairs for qualifying veterans

Saginaw-Shiawassee Habitat for Humanity is one of 60 Habitats (out of 1,360) across the country that are serving veterans purposefully, in a focused and systematic way. Our Home Repair program, still in its developing stages, seeks to serve income-constrained veterans who have received an honorable or general discharge, as well as their widows/widowers. Their total household income is to be at or below 80% of the Area Median Income for the year we serve them. This translates to the following for home repairs:

	Saginaw County for 2017		Shiawassee County for 2017	
	Makes between	To a maximum of	Makes between	To a maximum of
1 person household	\$0	\$32,100	\$0	\$31,600
2 person household	\$0	\$36,700	\$0	\$36,100
3 person household	\$0	\$41,300	\$0	\$40,600
4 person household	\$0	\$45,850	\$0	\$45,100

Veterans may be eligible for repairs that could include a combination of some of the following: roof, exterior doors, bathroom repair, furnace, water heater, windows, basement waterproofing and more. We work with multiple funders to help veterans with as many grant-funded repairs as possible. Many veterans qualify for more than \$15,000 in repairs.

Veterans and their families can come to us for three types of services: homeownership if they are currently renting and have not owned a home in three years, home repairs if they live in a home in need of repairs and financial counseling to help them improve their skills in money management and their overall financial picture through credit repair. Additionally, we work with many other agencies so that together we can help veterans with needs greater than housing.

Thank you to Habitat for Humanity International and The Home Depot Foundation for their leadership and financial support that has helped to ignite the fire to serve veterans in our service area. Please spread the word. We want to increase the number of veterans we serve in both Saginaw and Shiawassee Counties.

## Leaving a legacy

In 2012, John came to us asking about repairs for his house. He was going through a difficult time financially and his roof would cost \$7,500 to get replaced. As a Habitat, we were still quite new at helping families obtain grants for Critical Repairs. After what seemed like a lot of paperwork, the Federal Home Loan Bank of Indianapolis funded his repairs.



John volunteering with us this summer

John has been so grateful that every single year since then he has volunteered to help repair the homes of others. This summer he let us know that in addition to volunteering for us, we would also be receiving 1/3 of his estate upon his death. He could not be more grateful for our kindness and service. We cannot be more grateful to John who shows with his life what it means to pay it forward. Leaving a legacy, regardless of its size, will ensure his good works continue beyond his lifetime! We pray each of us reading this will consider Saginaw-Shiawassee Habitat when making plans for our end of life decisions.

If you are interested in talking about making a legacy gift to Saginaw-Shiawassee Habitat for Humanity, please call Carmen Mora at 989-753-5200 x. 500.

**Thank you to the following funders and grant administrators for your generosity in helping people & families repair their homes so they can remain in their homes as successful homeowners.**





Saginaw-Shiawassee Habitat for Humanity  
315 W. Holland Avenue  
Saginaw, MI 48602

Nonprofit Org.  
U.S. Postage  
PAID  
Saginaw, MI  
Permit No. 322

we build **strength, stability** and **self-reliance** through **shelter**

☐ Yes, I want to empower a family to be successful with improved housing.



Please find my tax-deductible gift enclosed in the amount of:

☐ \$200 ☐ \$100 ☐ \$50 ☐ \$25

other \$ \_\_\_\_\_

**To make a secure online donation go to [sshfh.org](http://sshfh.org)  
and press the “donate today” button.**

Please donate in honor or in memory of someone:

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3 digit  
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Please charge my ☐ Visa ☐ MasterCard ☐ Discover in the amount of \$ \_\_\_\_\_

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Authorizing Signature \_\_\_\_\_

**MAIL TO:** Saginaw-Shiawassee Habitat for Humanity, 315 W. Holland Avenue, Saginaw, MI 48602