

482-2686



www.cph4h.org

Newsletter #15

January 2012

## Habitat Completes Tenth House !

Chowan-Perquimans Habitat for Humanity announces the completion of our 10th house—this time with **the Thompson Family, Bob, April and their 4 children**, at **319 Dobbs Street in Hertford**. Bob is employed at the River House Restaurant and the family had been living in a substandard doublewide in Snug Harbor. For this house we tried two innovations: a slab foundation and a metal roof. Both saved considerable man hours and make the house more energy efficient. The 4 bedroom, 2 bath house was completed in a record 8 weeks, with Bob and April working alongside Habitat volunteers nearly every day. The lot was donated to us by the town of Hertford, and based on our rapid work and added value to the neighborhood we hope the town will consider donating another lot to us soon.



President Dick Vail presents Bob Thompson and Family their House Keys

The cost to us (land, materials, professional contractors, permits) was around \$68,000. The Thompsons will be paying this back with a 23 year mortgage, and their payments along with those of our other homeowners, will be applied to our next house. Because we charge no interest, monthly payments (including property taxes and insurance) are lower than rent for their doublewide. Our 10 Habitat homeowners now make mortgage payments to us exceeding \$26,000 per year, which when combined with revenues from our ReStore, and individual donations allow us to build one house each year. Because the ReStore pays our administrative expenses, **100% of each individual donation goes directly into house construction.**

319 Dobbs Street

**Partner Families.** We are presently processing applications for a 2012 Partner Family, and hope to build in the fall on a lot within the Edenton town limits. We need to have all applications in by March 1st. If you know of anyone who may qualify, please have them contact us....see [www.cph4h.org](http://www.cph4h.org) for more info.

**We do NOT give away houses;** we partner with families who work with us to build no interest/no profit affordable housing. Our partners must save a **\$1000 down payment, work (250-400 hours)** alongside Habitat volunteers building "sweat equity," and have **sufficient income** and **low enough debts** to pay back a mortgage to us. The 20-25 year mortgage is interest free, which allows families in the income range of 50% of the median county income (roughly **\$25,000 per year**) to be able to afford to buy a house. No other housing program targets this demographic group.

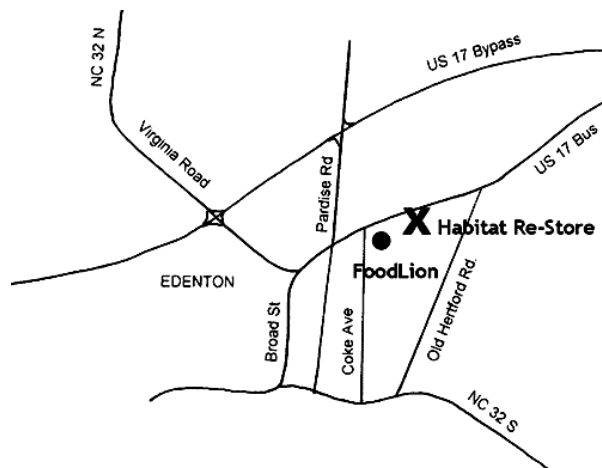
**Volunteer with us!** See our web site for volunteer opportunities. We are searching for someone who would enjoy doing our public relations, advertising, newsletters, brochures, etc. Also we need a person to coordinate our Volunteers on job sites. And our ReStore needs workers to help price stock and run the store, as well as folks with pickup trucks to bring donations to the store.

**Habitat for Humanity** is a nonprofit, non-denominational Christian housing ministry. We welcome anyone who wants to partner with us to build simple, decent, affordable houses for those who lack adequate shelter and who are willing to work along side us. Please check out our website [www.cph4h.org](http://www.cph4h.org)

**Habitat Presentation.** We have a Powerpoint presentation describing Habitat and what is required to qualify as one of our partners. We enjoy giving this presentation to groups (civic, business, government, church) who may know or employ potential partners, or who want to learn more about how Habitat works. Please contact any Board Member if you think such a presentation would be productive for your organization.



If you have not already done so, please visit our ReStore, located behind the Edenton Clothes Closet and Food Pantry. **The ReStore is a "win-win-win" enterprise;** the community wins by reducing the amount of items going into a landfill (and we also collect sales taxes for the town and county), donors win by seeing their used items fund a great purpose and getting a charitable tax deduction, buyers (especially low income shoppers) win by acquiring home improvement items at bargain prices, and Habitat wins by gaining revenue and acquiring building materials to go into homes we build. Also our Partner families can perform part of their "sweat equity" working in the store. We could NOT build a house a year without the revenue our ReStore generates.



- **SHOP WITH US!**
- **DONATE YOUR USED FURNITURE, APPLIANCES, AND HOME IMPROVEMENT ITEMS**
- **TELL YOUR FRIENDS**
- **VOLUNTEER WITH US**

The store is **OPEN YEAR ROUND : Tuesday, Thursday, and Saturday from 9-1.** For further information contact our store manager, Lee Fiddes, at 482-2686

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