

## Construction Zone

In 2010 Habitat for Humanity of Greater Ingham County took on a wide variety of projects in addition to the major house build. From the deconstruction of homes to be demolished to the building of wheelchair ramps and the rebuilding of porches, we seem to have done it all this past year.

One of our deconstruction projects was a house located in Williamston owned by Bekum Corporation. With the house scheduled for demolition, Bekum contacted HFHGIC and offered to let our deconstruction crew remove items such as doors, windows, cabinets and carpeting. These items were then taken to the ReStore and sold to the public at greatly reduced prices. When a house is scheduled for demolition our deconstruction crew not only removes the resalable items but also scrap metal such as the copper plumbing and wiring as well as any aluminum siding, gutters and downspouts. All of these materials are taken to the local recycling yard and turned in for cash. This not only furthers Habitat for Humanity's mission of eliminating substandard housing but also keeps these materials out of the landfill.

Although Habitat for Humanity is best known for helping families in need to purchase a simple, decent, affordable home, sometimes all that is needed is some assistance fixing up an existing home. HFHGIC was called to action when a local homeowner was threatened with losing her homeowner's insurance due to the lack of structurally sound porches and handrails. Our construction crew stepped in and solved the problem.



Habitat volunteer Jim Gregg removing copper plumbing to be recycled.

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## News & Happenings



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### Donate When You Buy Groceries!

Spartan Stores are stepping up in our neighborhoods. They are partnering with Habitat for Humanity to assist as many families as possible, but the need continues to grow, especially here in the state of Michigan. Your donation helps to build affordable housing for hard-working families, providing them with shelter and the hope of a better life.

The money donated at the Williamston D&W Fresh Market and the Leslie Felpausch will go to HFHGIC. \$1, \$5, and \$10 quick donations will be available at the register when you checkout until **March 12, 2011**.



Participate in the 2011 Spartan Scan Program  
February 20—March 12  
Help build affordable homes in our community

### Upcoming Events in 2011:

- April 30 Arbor Day/Earth Day Tree & Shrub Planting
- June 25 Williamston Jubilee
  - Red Cedar Run/Walk
  - Auction
- Aug 18 Building Hope Golf Scramble
- Nov 25 Gingerbread House Competition, Mason
- Dec 2-3 Gingerbread House Competition, Williamston
- Dec 10-11 Gingerbread House Competition Finals, Meridian Mall

## Letter from the President

### Give Me Shelter

In our September newsletter I mentioned to you that Habitat Partner Families purchase their homes. This may come as a shock to some. Once the home is finished and the prerequisite sweat equity hours are fulfilled, a mortgage is drawn up between the Habitat Affiliate and the Partner Family. A Habitat mortgage is essentially the same as any other private lender note and includes payment schedules, late fees, payoff requirements, insurance clauses and the like. The difference is in the equity calculations and mortgage interest.

Equity in a Habitat Home is a complicated matter. As you well know, HFH is based on volunteers, their sweat, tears, knowledge, and dedication are relied upon to build the house, patch a roof, or install a new wheelchair ramp. How does one put a price on sweat and blood, gifted time, or donated legal work? It isn't easy, but we do just that. Any gifted materials such as the Whirlpool appliance program (more on this in another edition), lumber grants, or volunteer hours from a local contractor are recorded and a value is given to the donation. This value is included in the final mortgage value, along with the material costs. The difference between the appraised value and the mortgage (value of materials and skilled labor) is what we call "Gifted Equity".

Once the home's value is established, the mortgage is finalized and signed and home ownership for the Partner Family becomes a reality! Perhaps the largest benefit received by the Partner Family is the affordable home mortgage provided by Habitat for Humanity affiliates. This is the magic that allows many low income families to realize the dream of home ownership.

That is essentially it! Our new homeowner and family now begin the long settling in process. They make mortgage and escrow payments just like millions of other homeowners across the county and around the world.

In Sincere Partnership,  
Karl Griffin, President



MSU students from the Multi-Racial Unity Living Experience group help out for Martin Luther King Jr. Service Day.

### Congratulations To Our Gingerbread House Contest Winners!

#### Gingerbread House Winners 2010

Overall - 1st "Farm" The Eichler Family  
2nd "Music Studio" Alix Jenkins (Alix's Music Studio)  
Adult - 1st "Music Studio" Alix Jenkins (Alix's Music Studio)  
2nd "Victorian" Jennifer Loe  
Mixed Ages - 1st "Farm" The Eichler Family  
2nd "Candy Land" Bonnie Crim  
Middle/High School - 1st "Cherynobl" Autumn Sodman & Kelsey McClung  
2nd "Street Scape" Shawn, Kelly, Amber (Turtle Tom's)

Over \$550 was raised by our "voters". Thank you!

### Arbor Day Fundraiser

Habitat for Humanity of Greater Ingham County is proud to announce the 4<sup>th</sup> Annual Arbor Day Fundraiser. This year we will be selling the following trees/shrubs: Eastern White Pine (\$35), Balsam Fir (\$35), Knock Out Rose (\$30), Red Twigged Dogwood (\$30), Potentilla Gold Drop (\$30), Tulip Tree (\$60), Honeycrisp Apple (\$60), and Fall Fiesta Sugar Maple (\$60). The HFHGI volunteer group will deliver, and plant your tree/shrub on Saturday, April 30, 2011 between the hours of 10:00 am and 6:00 pm. The trees/shrubs will be planted in a professional manner; however it is up to the homeowner to keep the trees/shrubs watered. Order details are available for download at [www.inghamhabitat.org](http://www.inghamhabitat.org) or by calling Pattie McNeil at (517) 918-9318. Thank you kindly in advance for participating in this Arbor Day fundraiser.



## Habitat Builds Wheelchair Ramp

The Silsby family, of Williamston, first contacted HFHGI in late September 2010, as the hospital released Dave after a months-long stay. With two days notice, the construction crew was able to install a temporary ramp to make it possible for Dave to access his own home.

After delays in securing a permit due to a variance requirement, work began in early January 2011 on the permanent ramp. Volunteers and staff braved frigid temperatures and blowing winds. Breaking through frozen ground with picks and shovels, Habitat workers dug down to build up. Though it took four days to complete, Habitat made sure to leave each day with a temporary, but functioning, ramp for safety.

The finished ramp is beautiful in its own right, but even more so in what it represents: a caring community where neighbors come together to help neighbors.

"Thanks for all of your hard work," said Dave and Ida Silsby. "Your thoughtfulness and kindness will never be forgotten."

