

Adults are hitting the books at Habitat training classes

It's not just Greenville elementary, middle school, and high school kids who are hitting the books this fall. Future Greenville Habitat homeowners also are back in the classroom for some reading, writing, and 'rithmetic.

Prospective Habitat homeowners must fulfill at least 250 sweat equity hours before moving into their homes. Part of this sweat equity is "poured out" volunteering for community organizations and helping to build their own homes.

Additional sweat equity hours are spent in the classroom taking required Habitat classes. The classes strengthen the prospective homeowners' financial skills, prepare them for all aspects of homeownership, and help them become good neighbors.

New family partners must complete two education tracks, including classes like Family Budgeting Skills, Growing your Financial Future, Home Maintenance and Energy Savings Tips, Neighborhood Relations and Conflict Resolution, How to Avoid Foreclosure, and many other relevant topics.

Lisa Williams, Habitat Greenville's Director of Family Services, said that

one of the families' most eye-opening experiences is an exercise she walks them through in the application phase—even before classes begin. Lisa has each family monitor their expenses for an entire month, recording every expense and saving every receipt. Then she reviews their spending habits with them.

"The families are amazed when they look closely at their spending," Lisa said. "They start to see their poor decisions and how they add up. I challenge them to make adjustments and better choices."

Habitat financial classes build on these initial eye-opening revelations, going deeper into financial discipline and budgeting. Identifying financial mistakes of the past and learning how to correct them are

crucial parts of the process.

The financial classes clearly have an impact. Eighty-eight percent of Habitat families pay their mortgages on time. And, over the 25 year history of Habitat Greenville, only one percent of Habitat families have defaulted on their mortgages, compared to a 12 percent default rate across the nation.

"Our Habitat families are learning to make lifetime changes," said Lisa. "Even small changes make a difference. Every step forward is a step in the right direction."

Please consider a gift to help us raise \$10,476 for the Thrivent-Habitat partnership for the Warnex Family. Your gift in any amount will make a difference. Thank you!



A newsletter of Habitat for Humanity of Greenville County

BREAKING GROUND

SEPTEMBER 2010

Homes springing up in newest Habitat subdivision

New Habitat Greenville homes are springing up in a brand new Habitat subdivision in Taylors called Abigail Springs.

Thrivent Builds and Michelin North America, Inc. are partnering with Habitat for Humanity of Greenville County to build the first two homes in this new neighborhood. Both homes were started in early August and are scheduled for completion in October. The Thrivent Builds home will be owned by the Nadine Warnex family and the Michelin home is being built for the Mia Sims family.

Abigail Springs comprises 32 developed building lots off Edwards Street on two streets ending in cul de sacs. The property had been on the market for some time. The price was significantly reduced after a prospective buyer was unable to complete the deal.

"This property presented itself as we were building just one block away," said Brian Massingill, Habitat Greenville's Director of Finance and HR. Brian's Habitat responsibilities include land acquisition.

Habitat's desire is to build on 22 to 24 of the Abigail Springs lots, to collaborate with another agency to build on additional lots, and to offer opportunities to some commercial builders. The ideal result will be a mixed income development.

"We're looking to build a healthy and sustainable neighborhood, and we feel the mixed income model is best. Healthy neighborhoods produce healthy families," said Brian.

There are many advantages to the location of the new subdivision. The schools are excellent—Brook Glen

Elementary, Northwood Middle School, and Riverside High school—retail in the area is healthy, employment opportunities exist, and there is strong support from the community.

Referring to Habitat Greenville's strategic plan, Brian said it is desirable for the organization to have land inventory that will support three to five years of future construction. The acquisition of Abigail Springs puts the Greenville affiliate in a strong position going forward. A loan to Habitat Greenville from Habitat for Humanity International made the land purchase possible.▲

Why Habitat?

Inadequate and substandard housing impacts health, especially the health of children. Mold, lead paint, asbestos, pests, and animal dander and urine are just a few of the harmful elements that can make children sick and even affect their long-term development. Asthma and allergies are two chronic conditions that dramatically improve in clean, safe environments.



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Mia Sims is comfortable in the Habitat classroom

Mia Sims is no stranger to the classroom. She works as a Teacher's Assistant and is studying for an Associate's Degree in Early Childhood Development.



So Mia was undaunted when she had to go back to school to fulfill her requirements as a Habitat homeowner. She has completed nearly all her Habitat classes—with only a couple to go before she moves into her Habitat home this fall.

Mia appreciated Habitat Director of Family Services Lisa Williams' guidance through the Habitat process, including the class work. "She was so good about helping us know what to do and what to expect," Mia said.

But Lisa can be tough on her students, especially in the financial and budgeting classes. Certain themes have stuck with Mia, like "Do I really need that, or

do I just want it?" And, "You just have to say 'no' to yourself."

Mia already knew the importance of budgeting—having to make ends meet in the summer after her paychecks as a Teacher's Assistant ended with the school year. But her Habitat classes have changed her thinking and actions even more.

"For one thing," she said, "we have to put up the money for our closing costs. That means not spending it on other things. If we don't have that money in our savings account, we can't close on our house."

It sounds like Mia Sims is well on her way to success as a homeowner. ▲

Michelin and Thrivent raise finances and volunteers for Abigail Springs builds

The first two homes to be constructed in Habitat Greenville's new Taylors subdivision, Abigail Springs, are being sponsored and built by two multi-year Habitat supporters—Thrivent Builds with Habitat for Humanity and Michelin North America, Inc.

Thrivent Builds is building a home for Nadine Warnex and her three children. This is Thrivent's second home with Habitat Greenville. Thrivent Financial for Lutherans is a strong Habitat for Humanity supporter nationwide and will build nearly 200 Habitat homes across the country this year.

Linda Stazer is the Thrivent Build Specialist for the Abigail Springs home. Linda is a Habitat Greenville veteran—she worked on a dozen Golden Strip Coalition Builds before taking on the Thrivent Build.

Linda likens Habitat home building to an old-fashioned barn-raising. "The community gets together to build these homes," she said. "We're not strangers, we're friends. The greatest thing is to see the relationship develop between the Habitat family and the volunteers who are building their home."

Eight Lutheran churches in Greenville County provide volunteers for the Thrivent Build, donating an estimated 330 man-days of work on the Abigail Springs home.

Funding for the home is a combined effort: 65% comes from Thrivent Financial for Lutherans; 25% from Habitat Greenville (raised from donations); and 10% from the local Thrivent chapter. To help meet its 10%



requirement, the local Thrivent chapter seeks funding from Greenville County Lutheran churches.

Michelin North America, Inc. is building its fourth Habitat home in three years—a home for Mia Sims and her two children. Michelin retiree Floyd Williams is project coordinator for the build—a role that requires him to be familiar with everything about the build, start to finish.

Michelin is sponsoring the Abigail Springs home, a \$62,000 commitment; and the company will provide all the volunteers. So far Floyd has mobilized 18 volunteers (including eight chairpersons) to get the project organized; soon he'll have up to 30 construction volunteers for the job site.

Floyd was a bit concerned about raising the volunteers needed, but his concerns were unnecessary. "I anticipated some difficulty," he said, "but to my surprise, people were really anxious to get this project going. We kicked it off August 4." By September 8, the foundation will be laid and Floyd's construction team will begin.

Both Michelin and the local Thrivent Chapter support multiple charitable causes in Greenville County. Habitat Greenville is fortunate to have these two organizations supporting its housing mission with such generosity of heart—and hundreds of hours of sun-baked labor. ▲

Fresh Start

with Monroe Free



When I was a kid, every year about this time my Mom took me shopping for new school clothes. This marked the beginning of the school year. The only person who hated that shopping trip more than me was, no doubt, my mother.

This month, children in new Habitat homeowner families will start a brand new school. They may have new clothes to wear; they'll have new book bags and classroom supplies. After all, their parents are more able to afford these necessities because their cost for housing has fallen from about 40% to below 30%.

Many of these children's grades will improve this year because they have a quiet, safe place to do their homework. It might help them, too, that their parents are not so stressed about finances or getting a landlord to fix a leaky roof. Mom might have more time to help with homework.

Many of these children will simply feel better about themselves. Families who become homeowners feel more a part of the mainstream; no longer like second class citizens. They have renewed hope and see a brighter future. The children will demonstrate that in school by their attitudes and performance.

In my mind's eye, I see a child getting off the bus at her Habitat home with a big smile on her face, turning confidently to wave to her friends. I see her walk assuredly into her room to begin her homework. That big smile represents what is in her heart, and a new Habitat home has helped shape that.

Monroe Free,
President



An Opportunity
Like No Other.