

Inside this Issue

Certified Green Build
Young Leadership Build
Women Build in September
IU Alumni Build

Habitat for Humanity of Evansville

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Matthew Peninger
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Alaina Bartley
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Owsley Family Dedicates Home in March

Felicia Owsley lived in a two-bedroom apartment with her 8-year-old twins Michelle and Mitchell. She had dreamed of owning her own home with enough space to give her children their own bedrooms, but her salary prevented her from buying.

That changed, however, when she learned about Habitat for Humanity of Evansville. She applied, worked her required 300 hours of sweat equity, and now is the proud owner of a three-bedroom home, thanks to an anonymous donor and the many families who wanted to Pay It Forward.

"I didn't know if owning a home would ever happen to me," Owsley said. "And Habitat has just really opened the door that has made it possible. It's God's



Felicia Owsley dedicated her home on March 24, 2010. "It's God's blessing. It's really God's blessing," Felicia said.

Owsley Family continued on page 2 —

Demo Begins on Shadewood

Habitat for Humanity of Evansville began demolishing vacant structures on Shadewood Avenue in January to make way for a housing development called Shadewood Place where 19 Habitat homes and up to four market-rate homes will be built.

Estimated cost for the demolition, infrastructure, site development and construction, excluding the market-rate homes, is \$1.8 million. Funding for this development is being made possible through grants from the City of Evansville and the Federal Home Loan Bank of Indianapolis and through 12 house sponsorships. Construction is expected to begin in July.

Jonathan Weinzapfel, mayor of Evansville, was present for the

Demo continued on page 2 —

Glenwood Corporation May Be in Future

Habitat for Humanity of Evansville and its partners with the Glenwood Community Development Initiative (GCDI) met Feb. 20 for its fifth Community Discussion. They gave updates on progress seen so far and discussed forming a development corporation to drive the initiative. A corporation with an executive director will increase efforts to mobilize the community and allow for a greater concentrated effort toward economic development.

"There are a lot of things that need to happen that Habitat can't do," said Lori Reed, executive director of Habitat for Humanity of Evansville. "We can help start up new ideas, but there's no entity that can own the entire initiative and push it long term."

Glenwood continued on page 3 —

Gearing Up in Glenwood

Letter from the Executive Director



Dear Friends,

Habitat for Humanity of Evansville is a winning team, and God is using us to change our world. This year Habitat and its partners will reap the harvest of two years of hard work to mobilize human and financial capital to change the landscape of the Glenwood neighborhood.

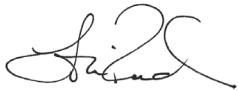
God has blessed our ministry and the Glenwood community with \$550,000 from the City of Evansville to support builds on Shadewood in 2010, and 12 house sponsors have committed to building this calendar year.

First Federal Savings Bank and the Federal Home Loan Bank of Indianapolis awarded Habitat \$285,000 to support site preparation, infrastructure, and house construction of Shadewood Place in Glenwood. Bussing construction has committed to investing in up to four new market-rate homes in Glenwood. Market rate, simply put, are homes built and sold within the mainstream for-profit housing market. In addition to Shadewood Place, Habitat is also piloting a rehab program in the Glenwood neighborhood, an area where some of the first Habitat homes were built 25 years ago. This program will provide existing Habitat homeowners with funds necessary to make needed repairs, such as a new roof or windows. Vectren is providing \$2,500 for six homes to match funding from the FHLBI for this rehab project.

Beyond housing in Glenwood, the City of Evansville is supporting the Glenwood community through infrastructure improvements by creating plans for the Sweetser Boulevard. The Welborn Foundation is developing innovative solutions to create access to healthy foods in partnership with the Glenwood School. The Evansville Vanderburgh School Corporation is investing \$9 million to add to and renovate the Glenwood School, the future K-8 Glenwood Leadership Academy. Gardening partners have created and are sustaining the community garden located on the school grounds.

Though we have made tremendous strides towards mobilizing human and financial capital to reinvest in the Glenwood neighborhood, more is required. Your support is still needed to bring victory to this neighborhood, the people that live there, our Habitat families that will move there, and the greater Evansville community that will benefit from this center-city revitalization.

In Christian Partnership,



Lori Reed
Executive Director
Habitat for Humanity of Evansville

— Owsley Family continued from page 1

blessing. It's really God's blessing."

The Pay It Forward Build was an opportunity for all families to help another family. Several families participated in a fundraiser while others signed a special banner indicating their support. One family even gave \$500 toward the build. Dan and Lou Ann Green said donating was their way of paying back interest.

Owsley is a single mother who has worked at T.J. Maxx Distributors in Evansville for more than 22 years. Like many of the families who seek help from Habitat for Humanity, she made enough to meet immediate needs, but not enough to save for the future or buy a home.

Habitat families purchase their homes on a 25-year, no interest loan and pay on average \$275 a month, nearly half of the \$550 a month Owsley was paying for housing. In addition, they must contribute 300 hours of sweat equity toward the building of their homes and the homes of others. And they must attend a series of homeownership classes that cover everything from home maintenance and budgeting to legal issues.

"I've often wondered if I'd be able to ever get a home," she said. "And if I'd done it another way, I don't know if I'd even be able to pay it off because a lot of the mortgages are 30 years plus."

Since she won't be paying as much for housing, Owsley can now begin saving for her children's college education, and maybe even a long-deserved vacation.

"Habitat is a blessing, and they give me a peace of mind to know that I will be a homeowner, and I'll be able to provide for my family even better," Owsley said.



Felicia Owsley accepts keys to her new home from longtime volunteer Jim Studwell during the dedication of her home in March.

— Demo continued from page 1

demolition and thanked members of the Glenwood Neighborhood Association for their efforts at enhancing the neighborhood. He climbed aboard an excavator and took his turn at knocking down a corner of one of the buildings during a press conference.

Shadewood Place is part of a larger effort among many organizations to revitalize the Glenwood area. For more information on this development or to sponsor a Habitat home, please call Sr. Jane Michele McClure at (812) 423-5623.

Habitat Now Certified Green Builder

Habitat for Humanity of Evansville was recently certified a green builder and received an Energy Star rating by the National Association of Home Builders. Habitat has been incorporating many additional features in its homes to enhance efficiency and reduce waste, such as additional caulking and insulation, extended overhangs, programmable thermostats and higher efficiency appliances and furnaces.

To be designated as a green build, builders must incorporate a minimum number of features that conserve energy, water and resources; improve indoor environmental quality; enhance homeowner education; and decrease lot disturbance, such as leaving trees and shrubs.

An independent third party inspector must also verify that all green standards have been followed. Carl Shepherd, an inspector and energy star rater with Homecheck Inspection Services, verified that Habitat followed these standards. He inspected a home recently built on Oregon Street and measured its energy characteristics, using a variety of techniques including a blower door test to check for air leakages and duct leakages.

NAHB scores builds according to a point system and designates them as bronze, silver, gold and emerald. Habitat for Humanity of Evansville received a bronze certificate for the home on Oregon Street.

The home also received a five-star energy rating. Energy Star was introduced by the U.S. Environmental Protection Agency in 1992 as a way to increase energy efficiency. Energy Star homes are at least 15 percent more energy efficient than homes built to the 2004 International Residential Code and include additional energy-saving features that typically make them 20 to 30 percent more efficient than other homes.

— Glenwood continued from page 1

Partners of the initiative include the Evansville Vanderburgh School Corporation, the Welborn Foundation, the Glenwood Neighborhood Association and many others. They have been meeting for nearly two years to map out strategies that will revitalize the Glenwood neighborhood, bordered by U.S. 41, Veterans Memorial Parkway and Riverside Drive.

Last year they formed six priority teams to focus on areas that residents said in focus groups needed addressing. These areas are housing, education, clean and green, business and commerce, safety and health and well being.

The GCDI partners met again in March to continue the discussions of forming the development corporation. They are in the process of filing articles of incorporation and creating a board of directors that will oversee the hiring of staff.

The teams and residents already have undertaken several activities to improve the neighborhood, including clean-up days, a community garden and a health fair. Habitat for Humanity of Evansville has planned a development called Shadewood Place, next to the future Glenwood Leadership Academy, that will include 19 Habitat homes and up to four market-rate homes built by Bussing Construction. Construction on it will begin in the summer.

The business and commerce team is working on developing a retail district at Riverside Drive and Governor Street. Team leader Steve Moore has spoken with several businesses that indicated they will consider locating in the Glenwood area if the area is developed. Moore also wants to bring in restaurants and a farmers' market.

The Evansville Vanderburgh School Corporation is transforming the Glenwood school into a K-8 Leadership Academy that will focus on leadership development and community partnerships. Last year school officials hosted a Leadership Summit with Leadership Evansville. Students are also engaged in research projects to write a book about the history of the John M. Culver Elementary School, which will merge with Glenwood in the fall.

After the teams gave updates about their plans for this year, they discussed what they needed as well.

- **Housing** – Habitat will need volunteers to help with construction of homes. If interested, call Alaina Bartley, Habitat volunteer coordinator, at (812) 423-5623.
- **Education** – Glenwood school officials want to connect students with the community through service-learning projects. The school also needs a digital marquee to inform the community of ongoing projects. Call Carrie Hillyard at (812) 435-8242 for more information.
- **Health and Wellness** – Anyone with a passion to create a healthy community is welcome to join this team. Contact Andrea Hayes at (812) 437-8260 for more information.
- **Business and Commerce** – The Business and Commerce team wants more information on what business activities Glenwood residents want in the neighborhood. Team members are particularly interested in discussing activities that may attract the broader Evansville region to the Glenwood area. Contact Steve Moore at (812) 401-0099 for more information.



Old warehouses came down in January to make way for Shadewood Place.

Habitat Construction Manager Certified in EPA Lead-Safe Practices

Habitat construction manager Matt Peninger has received certification in lead-safe practices from the Environmental Protection Agency. Under a new rule that the EPA implemented beginning in April, all contractors that perform renovation, repair or painting of structures built before 1978 must be certified in practices that prevent lead contamination. Certified contractors will contain the work area, minimize dust and clean up thoroughly.

Young Leadership Build Kick-Off

Young Evansville leaders kicked off a build they are sponsoring, with the help of many businesses, on April 5. They are combining their talents and resources to build a Habitat for Humanity home for a single mother, and they are challenging other leaders to join their cause. About 400 people in their 20s and 30s are expected to participate in the build, to be complete by the end of May.



Young leaders in Evansville kicked off the build they are sponsoring on April 5. Pictured above are several of the young leaders with partner family Angela Judge, who is standing in front of the sign and holding her son.

is also a board member of Habitat for Humanity of Evansville. "It's great to finally see it happen."

Owning her own home will be a welcome relief for Angela Judge, who will purchase the home the young leaders will build. She is a single mother and works as a revenue clerk at the Evansville Department of Parks and Recreation. She currently lives with her mother while she works on her sweat equity, spending many Saturdays on construction sites in an effort to fulfill her requirements.

Judge's new home will be built in the Glenwood neighborhood, bordered by Kentucky Avenue, the Veterans Memorial Parkway and Riverside Drive. You can read more about an initiative to transform Glenwood in this newsletter.

The young leaders are only \$7,000 away from their goal of raising \$55,000 to sponsor the home, thanks in part to a \$10,000 grant from Toyota Motor Manufacturing, Indiana; a \$10,000 donation from USI's Habitat Chapter; a \$5,000 grant from Vectren; a \$5,500 donation from the Rotaract Club of Evansville, the largest donation this organization has ever given; \$5,000 from South Central Communications; \$2,500 from State Farm Insurance; and \$250 from Young Evansville Professionals. Many of the young leaders are employed by these organizations that have given to this build.

Habitat Receives \$285,000 Grant from FHLBI

Habitat for Humanity of Evansville received \$285,000 from the Federal Home Loan Bank of Indianapolis (FHLBI) and First Federal Savings Bank in December to help build 19 homes on Shadewood Ave., bringing the total it has received since it began partnering with the FHLBI in 1993 to \$1.1 million.

"Projects like this demonstrate how communities benefit from partnerships between the FHLBI's member institutions, nonprofits and organizations," said MaryBeth Wott, FHLBI's vice president and community investment officer. "We appreciate the opportunity to partner with our member institution, First Federal Savings Bank, and jointly serve its community."

Habitat's grant application was one of 16 awarded out of a total of 45 applications that FHLBI received for its Affordable Housing Program competition. Habitat will use the funds to help build a mixed-income neighborhood near the future Glenwood Leadership Academy. The project is part of a comprehensive plan to revitalize the Glenwood neighborhood, which you can read about in this newsletter.

Women Build Planned for September

When Carol Markle-Hull read a 2008 study about how Habitat for Humanity of Evansville impacted families, she was hooked from that point on. Habitat promotes stability, and she wanted more families to have an opportunity for homeownership.

"After seeing the survey results of how people's lives are changed after receiving a Habitat house, I wanted to be part of it in a bigger way," she said.

Markle-Hull is one of several women coordinating a Women Build that will begin September 11. The National Women Build program, underwritten by Lowe's, challenges women to be active participants in overcoming poverty housing around the world.

Through Women Builds, women are able to learn construction skills and then use those skills to be part of the solution to providing simple, decent homes to families in need.

The home will be dedicated to Emily Fowler, a dynamic woman who was committed to her family and community who passed away in December. Her husband, Jim, is a long-time Habitat volunteer.

"A safe home is so important to a mother to be able to provide for her kids," Markle-Hull said.

About 50 women turned out for a construction clinic at Lowe's in April to learn the skills necessary to participate in the Women Build. The women learned about painting, installing windows and doors and using hand tools.



Women gather to hear construction tips during a Women Build clinic at Lowe's in April.

Indiana University Alumni and IU Cares Program Kicks Off Build In April

The Greater Evansville Chapter of the Indiana University Alumni Association is teaming up with the IU Cares program to raise funds to build a Habitat for Humanity home in the Glenwood neighborhood beginning in April.

"This project gives us the opportunity to fulfill many of the goals of our alumni chapter," said Ken Wahl, president of the Indiana University Alumni Association —



Sonya Carter, front row center, stands among Indiana University alumni and students recruited to help build her home.

Evansville Chapter. "It provides the opportunity for current Indiana University students, alumni and friends of all ages and community leaders to participate together, physically and financially, in a project that promotes Indiana University. Most importantly it encourages us to work together on important community activities, Habitat for Humanity of Evansville and the Glenwood Development Initiative."

The goal to raise \$54,000 to pay upfront construction costs has already nearly been reached with \$42,000 committed.

The house will be built as part of the IU alumni's participation in the Glenwood Community Development Initiative, a collaborative effort among many entities and investors to revitalize the Glenwood neighborhood.

The IU Cares is a program of the IU Alumni Association that links alumni with current students to work on projects that improve quality of life and help families in need throughout Indiana. Students and alumni will be recruited to work on the home.

Meanwhile, anyone who donates \$5,000 will receive a basketball signed by IU Coach Tom Crean and five chances to win a fantasy game package that includes tickets on the floor and assigned parking passes for a men's basketball game or tickets to a football game with access to the Hoosier Hundred room. Every \$1,000 donation will also have a chance to win one of these packages.

Sponsors Filling Up 2010 Build Schedule

Habitat for Humanity of Evansville is gearing up for another very busy year.

Lutherans for Habitat have been building Habitat homes in Evansville since 1992 and will begin their 20th home in April. For the last four years, they have partnered with Thrivent Builds, building six Habitat homes through their collaboration.

Habitat began the Ben Greiner Build this spring, honoring the long-time volunteer who passed away last year and left an insurance policy to Habitat. Two Benefactors Builds, which pool contributions from many donors, will also start soon. Already underway are the Indiana University Alumni Build and the Young Leadership Build, which brought together young leaders from several civic organizations.

Other 2010 sponsors include Crossroads Christian Church, Old National Bank and the Larry Dunigan Family/Holiday Management Foundation. Mike and Hope Staubitz, through the Staubitz Charitable Trust, will build their sixth house since beginning their partnership with Habitat in 2005. The City of Evansville will sponsor five houses, and a Women Build is planned as well. All of these sponsors will build in Shadewood Place, west of the new Glenwood Leadership Academy.

Thirteen United Church of Christ and Disciples of Christ churches are once again sponsoring a home, their ninth in the last 10 years. Catholics for Habitat are planning their sixth house. And the Mt. Vernon Ministerial Association will sponsor its fourth home this year.

In-Kind Donations:

Oct. 1, 2009 — Feb. 28, 2010

Acclaim Graphics
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Ferguson Enterprises, Inc.
Fine & Hatfield
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Link Graphics
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Jodi Uebelhack
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Whirlpool Corporation

Cars For Homes Running Smoothly

Special thanks to four Habitat for Humanity of Evansville supporters who recently became Cars for Homes donors. We really appreciate Richard Hurt, Scott and Roberta Veazey, Earl W. Smith III, and Marjorie Marks (who received special help from Barbara Woodson) who all realized they had a vehicle they really didn't need any more — and wanted to put it to good use for our home building ministry.

Our program is growing, and it's easy to become part of it. Here's how it works. If you have any type of vehicle — a car, truck, RV, boat, plane, farm or construction equipment (running or not) — that you no longer need or want, call toll-free 877-277-4344 or visit the Cars for Home web site at www.carsforhomes.org.

Habitat for Humanity International will assist you in the donation process and make sure that Habitat for Humanity of Evansville receives the net proceeds after the transaction is completed.

Call Sr. Jane Michele McClure at (812) 423-5623 to find out how your car can build a house.

Nice car.



Donate your vehicle to help build homes.



Cars for Homes™

877-277-4344
carsforhomes.org

Honor/Memorial Gifts: Oct. 26, 2009 — April 12, 2010

In memory of:

Emily Fowler

Mark and DeeGee Williams
Jim and Pamela Stevens
Jim Ritter
Jill Hendricks
Charles and Shirley Brizius
Imogene Lutz
Dan and Nancy Mitchell
Jim and Michelle Crowley
Lois Stone
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Mark and Brenda Clark
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Mike and Gail Hoffman
Shirley Ray-Clark
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Francis "Nick" and Kevin Long
Lucille Herrenbruck
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Nancy Whitledge
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Edgar A. Iglehart (former mayor of Newburgh)

Robert "Thor" Thornton

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Viola Paul

David B. Synowiec

Nancy Synowiec

Carl "Bud" Fischer

Charles and Lita Ossenberg

Jerry Melchiors

Tony and Gretchen Melchiors
Chris and Alice Huus

Lawrence and Ruth Stahl

Quentin and Ann Stahl and family
Joe and Joyce Wallace

Tom Bengert

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Bill Nicholson

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The Estate of Gilbert and Alberta Fehrenbacher

Robert Lee Willner

Bob and Shirley Nicholson

Thomas Bengert

Sue Bengert

Carole Sitch

Francis "Nick" and Kevin Long

My Mother, Joyce Nicholson

Diane Combs

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In honor of:

The 92nd birthday of Stacy P. Givens

Dr. Warren Housley

St. Paul's UCC German Township

Steve and Becky Deutsch

Mr. and Mrs. John Gross

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Jim Fowler

Mark and Sarah Aiton

Hoofin' the Hills 5K

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Physical Medicine Dept. at HealthSouth

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Brian and Ann Schuessler

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Ray and Jana Pritchett

Their children:

The Kansas City Forresters

Lisa and Bill Fisher

The Meadows

Bob and Barbara Forrester

Joe and Charlene Lamey

Jim and Kim Dunkelbarger

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Ron and Judy Irvin

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Betty and Paul Wargel

Toni Morris

Liz Kalb

Karen Glazier

Liz Kalb

Kay Forbes

Kelly Upton

Aileen Roberts

Richard and Joann Schechter

Rev. Ruby J. Schroeder

Stan and Joan Nevill

Board Member Liz Kalb Dedicated to Habitat Mission

We all experience Aha! moments, those times when we suddenly gain a deep understanding of a situation we've been pondering, or when our reasons for our actions become clear. Liz Kalb, who has volunteered with Habitat for Humanity of Evansville for 18 years, experienced one of those moments a few years ago while participating on a Women Build.

The future homeowner, a single mother, brought her children to the work site to see their new home. They toured each room of the home, envisioning where each child would sleep and where the furniture would be placed. When one of the little girls entered her future room she danced and sang out, "This is going to be my room! I'm going to have my own room!"

Liz knew at that moment why she volunteers with Habitat.

"All of God's children should be blessed with a room and a safe place to play," she said.

Liz, who is a clinical psychologist, has served on Habitat's Board of Directors since 1992 as secretary, president and currently as chair of the Personnel Committee. In addition, she

is a charter member of Habitat's Perigo-Prickett Society. The Perigo-Prickett Society, named after two gentlemen who played significant roles with Habitat, honors those individuals who

develop an estate plan or other deferred gift to benefit Habitat for Humanity of Evansville. She is joined by others who have witnessed the power that people have in overcoming poverty

housing when they join together and work alongside people in need. Remembering Habitat in her will was an "easy decision" for Liz to make.

"I have seen the positive difference Habitat has made for individuals, families and neighborhoods," she said. "That was demonstrated in our recent impact study that indicated families were better off financially and were more stable after owning their Habitat home. I know that by remembering Habitat in my will, I may help many more families transform their lives."

Individuals or couples become a member of The Perigo-Prickett Society when they remember Habitat for Humanity of Evansville in their estate plans or make a contribution to the Habitat for Humanity Endowment Fund with the Vanderburgh Community Foundation. All Charter Members will be named and recognized during a special ceremony this year.

Liz has been reminded time and again why she volunteers with Habitat. She even met "Habby," a cat she adopted and cared for for 13 years, at one of the builds. Habitat is a significant part of her life. And it can be a part of your life too.

"Take that leap and get involved," Liz urges anyone who is considering giving to Habitat. "For whatever you give, you will be paid back a hundred times more."

For more information on remembering Habitat in an estate plan, call Sr. Jane Michele McClure, development director, at (812) 423-5623, or email her at jmccclure@evansvillehabitat.org.

Building Tomorrow Today

The Perigo-Prickett Society



Recognizing those who have established an estate gift to benefit Habitat for Humanity of Evansville

Two New Staff at Habitat for Humanity of Evansville



Laura Niemeier

Habitat for Humanity of Evansville has added two people to its staff. Laura Niemeier joined the staff as data systems specialist in March. She replaces Sue Taylor, who is moving out of state. Niemeier was previously a database coordinator at Mater Dei.

Deb Atchison joined the staff as family services coordinator in April. She will provide support to the families before, during and after they are accepted into the program and have purchased their homes. She previously was a social worker with Davita Dialysis.

Welcome Laura and Deb!



Deb Atchison

Stay Connected by Following Us on Facebook and E-News!

Want more information on Habitat for Humanity of Evansville? Sign up for our monthly e-news, called "On The Level," and get timely information on our families, builds, sponsors and special events. You can unsubscribe at any time.

To sign up, go to www.evansvillehabitat.org and click "Sign up for our Email Newsletter" at the bottom of the page. We'll never share your information with anyone else.

If you're on Facebook, check out our page and become our fan. Just search for Habitat for Humanity of Evansville in the search box. We have a profile also, but we are transitioning over to a page to offer our followers more privacy. You don't have to friend us and open up your own Facebook profile if you so choose, but you can still follow what we're up to if you become our fan.

Now more than ever is a great time to learn about this mission and stay connected. We will soon begin building at Shadewood Place in the Glenwood neighborhood, and we want to keep the community informed of everything that's going on in that area.



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If your household receives multiple copies of this newsletter, or if you would like to be removed from the mailing list, please contact the Habitat for Humanity of Evansville office at (812) 423-5623. Thank you!

Who We Are

Habitat for Humanity of Evansville is a non-profit Christian ministry whose mission is to build and sell simple, decent houses to hardworking families in partnership with individuals, churches, businesses, and civic organizations who share our vision.

What We Do

Habitat for Humanity of Evansville works with families whose income is less than 60 per cent of the area's median household income. To qualify for homeownership, a family must demonstrate a need for housing; have the ability to repay a 25-year, zero-interest mortgage; contribute 300 hours of sweat equity to build their own home and help other families build theirs, and attend homeownership classes to learn skills in home maintenance and financial management. No-profit loans and houses built principally by volunteer labor make mortgage payments affordable for low-income families.

Where We Work

Founded in 1984, Habitat for Humanity of Evansville currently serves families in Vanderburgh and Posey Counties. A tithing program enables Habitat for Humanity of Evansville to contribute to homebuilding in Jordan and Botswana (in southern Africa).

How It Works

Charitable contributions from individuals, churches, businesses and civic organizations provide the upfront cost of building homes. These contributions — combined with homeowner mortgage payments — create a revenue stream that enables Habitat to build more houses and serve more families.

For more information about Habitat For Humanity of Evansville go to www.evansvillehabitat.org or call (812) 423-5623.