



Habitat
for Humanity®
of Evansville

Community BUILDER

*A world where everyone has
a decent place to live*

FALL 2013



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Habitat Celebrates \$1 Million Milestone

After 29 years serving low-income families in the community, some still view the Habitat homeownership process as a giveaway. In early May, Habitat staff and supporters were excited and eager to dispel this myth through a milestone celebration: **\$1 million in property taxes paid to the city by partner families.**

"Habitat homeowners are homebuyers just like every other homebuyer on the planet," said Lori Reed, Executive Director of Habitat for Humanity of Evansville. "They are extra special because they have worked hard to get here through our homeownership program."

Families who apply for homeownership through Habitat for Humanity of Evansville go through an application process in which they must have a need for housing, the ability to pay a monthly mortgage and home maintenance costs, in addition to a willingness to partner with Habitat through the process of sweat equity. Sweat equity are the hours that families give as they build their home and the homes of other partner families. Here locally, families give 300 hours as part of this agreement.

This milestone was a major accomplishment not only for the over 420 families who have completed the program, but the volunteers, supporters and local community as well.

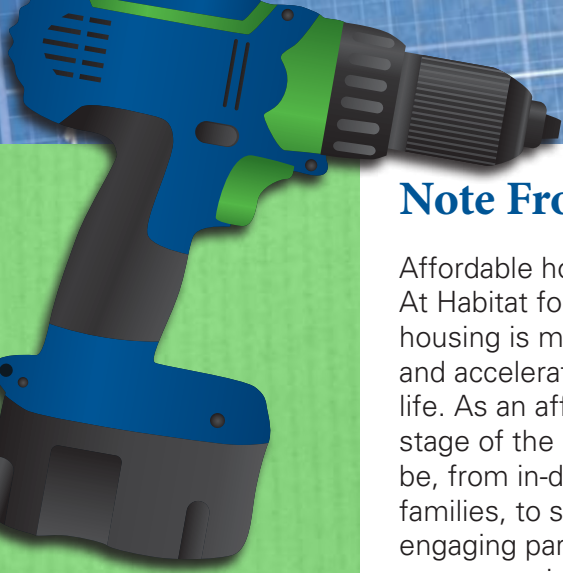
In an *Evansville Courier and Press* article that was published after the event, Mayor Lloyd Winnecke was quoted as saying. "It's a major accomplishment for families that normally would have spent money on rent, and it's a major accomplishment for Habitat of Evansville," Winnecke said. "The \$1 million milestone is a testament to the success of the program and the commitment this community has to Habitat."



WHO WE ARE:

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.





Note From The Executive Director

Affordable housing means different things to different people. At Habitat for Humanity of Evansville, we know that affordable housing is more than just a structure, it is a vehicle to enhance and accelerate a family toward a more stable and productive life. As an affiliate, we are continually striving to make every stage of the homeownership process the best it can possibly be, from in-depth homeownership training courses for partner families, to safety initiatives on our construction site, to engaging partner families beyond the closing of their home. We are so passionate about every opportunity we have to change lives and build decent places to live...it is a process we could not begin to take on without your continued support through volunteer efforts, financial giving and continual prayer. Our ministry will be testing some very exciting efforts in the next few months. We are also gearing up to celebrate our 30 year anniversary in 2014. What an exciting time to be part of building homes, communities and hope!



Lori Reed
Executive Director
Habitat for Humanity of Evansville

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Steve Thomas

Jodi Uebelhack

Jim Wittman

Women At Work

Habitat's National Women Build program recruits, educates and inspires women to build and advocate for simple, decent and affordable houses in their communities.

More than 30 women, including Lowe's Heroes and local female CEO's, volunteered with Habitat for Humanity of Evansville in recognition of National Women Build Week. Now in its sixth year, National Women Build Week challenges women to devote at least one day to help build affordable housing in their local communities. Volunteers worked in the parking lot of Glenwood Leadership Academy to build wall components for Lakeahia Meriweather's home on Morton Avenue. Since 2001, Habitat for Humanity of Evansville has built 6 Women Build homes in the local area.

Volunteers are needed in 2014 as Habitat for Humanity of Evansville constructs their next Women Build House.



"I am delighted to support National Women Build Week and want to encourage women to get involved with Habitat in 2014," said Lori Reed, Executive Director of Habitat for Humanity of Evansville. "Having a home provides such a strong foundation for families, and this program provides great opportunities for women to come together, learn new skills and help families in need of affordable housing."

To learn more about how you can get involved in Women Build, please contact Sr. Jane Michele McClure at 423-5623 ext. 26 or by email at jmccclure@evansvillehabitat.org.

Construction Corner

We are officially in the midst of a busy build season this fall thanks to your support. As we construct these new homes, it seems like a great opportunity to pass along some of our recent successes, specifically from the past year.



Our last 6 newly constructed homes met the stringent Energy Star 3.0 criteria and have been certified as such. This standard has significantly increased energy efficiency, effective use of materials, and conservation of all resources. Very few builders, even those in the for-profit sector, have achieved this certification. We are very proud and excited to share this information with you.

Also, Vectren Energy Systems has provided us with some solid information confirming the effectiveness of our energy efficiency efforts. The feedback we received revealed the following:

1. Our most recent partner families have energy bills (gas and electric) that show a 24% reduction in energy usage from 5 years prior
2. Even more staggering was that these same families saw a 54% reduction from Habitat homes built 10-12 years prior!

This independent feedback gives us great confidence that our continual efforts to improve energy efficiency are making a noticeable difference for Habitat partner families.

Habitat Build Update

Congratulations to these new homeowners!

Charles Axley

June 14, 2013

House Sponsor: Fund for Humanity
1427 Florence Street



Debbie DeVold

June 19, 2013

House Sponsor: Thrivent Builds with Habitat for Humanity / Lutherans for Habitat
1713 S. Garvin Street



Melissa Hayden

June 22, 2013

House Sponsor: Fund for Humanity
504 Madison Avenue

Rea Fields

August 7, 2013

House Sponsor: Traylor Bros., Inc.
1435 Delmar Street



Lakeahia Meriweather

August 20, 2013

House Sponsor: Anonymous
1748 S. Morton Avenue

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11th Annual Ministerial Breakfast

Every year, Habitat for Humanity of Evansville celebrates the tremendous efforts and support of the faith community at the Ministerial Breakfast. At this year's event, Habitat was pleased to welcome Community One's Executive Director, Eric Cummings, as the keynote speaker. On January 1, 2013, Eric left the staff at Crossroads Christian Church to become the first executive director of Community One, a newly-launched, faith-inspired nonprofit organization that provides volunteer housing restoration services in our community. Eric believes it will take the collaboration of the entire community — with churches at the forefront — to "love our neighbors as ourselves," by helping residents have a decent place to live and to experience a tangible expression of Christ's love.



While Habitat currently focuses on new home construction, Community One rehabilitates existing homes in low-income neighborhoods. This partnership secures many stable housing options for low-income groups. Habitat cannot do its work alone and it was very impactful to share this message with the local church community.

Thrivent Builds 10th Home in Evansville

Debbie DeVold and her family were thrilled to hear their home on Garvin Street was going to be the 10th house sponsored by Thrivent Builds with Habitat for Humanity, in partnership with Lutherans for Habitat. Thrivent Builds with Habitat for Humanity is a partnership between Thrivent Financial for Lutherans and Habitat for Humanity International. Thrivent Builds is designed to involve Thrivent members and Lutherans in helping provide a "hand up" to people in need of affordable housing. This home was dedicated on June 19, 2013 and will serve as a safe and stable home for Debbie DeVold and her family.



Congratulations to Lutherans for Habitat chair Fred Roeder for leading such a splendid effort in 2013 and to all the faithful volunteers — willing, able, and skilled — who came out week after week to see the project to completion. Many thanks to Tom Champion and Bob Stallman for lending their professional assistance once again and to all of Tom's crew who continued to lead the build process.

TerraCycle

Habitat for Humanity of Evansville is partnering with TerraCycle to make our community a better place to live!

Habitat for Humanity of Evansville is currently collecting previously non-recyclable or hard to recycle waste. For each piece of garbage that you are able to recycle through Habitat, TerraCycle will provide a donation that will go directly to our mission of building homes, communities and hope.

Habitat is currently accepting: cheese packaging,

Colgate oral care products, dairy tubs, energy bar wrappers, hot cereal packaging, and personal care and beauty products.



The TerraCycle project is a great opportunity for schools, church groups and even businesses to give back to Habitat and help the environment at the same time. You may bring your collected recyclables to the Habitat office on specified

drop off dates listed on our website at evansvillehabitat.org/terracycle.

Perigo-Prickett Society

Early Habitat leader Clarence Jordan said so famously, "What the poor need is not charity but capital, not caseworkers but co-workers. And what the rich need is a wise, honorable and just way of divesting themselves of their overabundance."

Today, partner families and donors share in providing for Habitat's future. Partner families provide for Habitat's future by paying their mortgages off diligently and faithfully so that the Fund for Humanity can grow and more houses can be built in the community. Donors provide for our future by joining the Perigo-Prickett Society. An easy way to join is by making a simple bequest to Habitat for Humanity of Evansville.

A bequest can be made in several ways. You can leave Habitat for Humanity of Evansville a specific dollar gift, a percentage of your estate, a specific asset, or the remainder of your estate. You can specify exactly how the money is to be used or make an unrestricted bequest for your gift to

Tom and Marcia Ballard
Lois M. Bennett +
Lola J. Bromm +
David and Ginny Cook
Melvin L. Dickhaut +
LeRoy and Pat Dilger
Greg and Joyce Donaldson
Marjorie E. Ewing +
Gilbert and Alberta Fehrenbacher +

Butch and Linda Feulner
Jim and Emily Fowler +
Theresa Frielinghausen
John and Lucille Gooch +
Dan and Lou Ann Green
Ben Greiner +
Eugene and Barbara Hamlow
Joyce Hendrix
Nancy Hitch

be used at Habitat's discretion. As always, we appreciate knowing of your plans, so that we can count on having those resources to continue the work we have begun.

The Perigo-Prickett Society is a recognition society that honors those individuals who have remembered Habitat for Humanity of

Evansville in their estate plans or made a contribution to the Habitat for Humanity Endowment with the Vanderburgh Community Foundation. The Society is pleased to welcome as new members, Richard and Joann Schechter, Carl and Beverly Schofield (Beverly passed away February 22, 2013), Joyce Hendrix and Fran and Vernon Vix.

Elizabeth Kalb
Dr. Llewellyn Lieber +
Bob and Shirley Nicholson
Dan and Laura Niemeier
Jim and Pat Perigo
Jim and Janette Prickett
Lori Reed
Charlotte Richardt +
Aileen Roberts

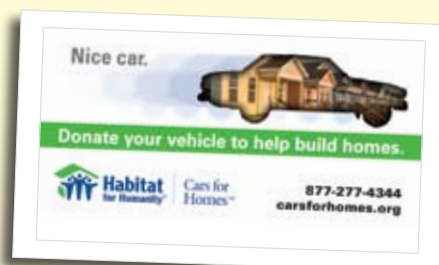
Richard and Joann Schechter
Carl and Beverly + Schofield
Kenneth Silverman +
Steve and Wendy Thomas
Fran and Vernon Vix
Maryedna Wilkie +
Scott and Holly Wittman
Anonymous (3)



Cars For Homes

What kind of vehicles can you donate to Cars for Homes? Well, that's easy! Cars, trucks, boats, RV's, motorcycles, farm equipment, and any other vehicle... running or not. When you donate a car to Cars for Homes, you will help Habitat for Humanity of Evansville build houses with families in need of affordable shelter.

The car donation process is quick and easy. It can be accomplished online at www.habitat.org/carsforhomes or with a toll-free phone call to 1-877-277-4344. If you donate an automobile or other vehicle, you may be eligible for a tax deduction.



Building Abroad

Thanks to your support, our ministry is able to tithe a percentage of what we raise in fundraising to build projects in Haiti and Jordan. Jordan is home to thousands of refugees from Iraq, Syria, Egypt and Palestine. The country's economy is among the smallest in the Middle East with insufficient supplies of water, oil and other natural resources. Since October 2012, we've been able to assist in housing needs for more than 1,314 families through Habitat Jordan.



VOLUNTEER TESTIMONIALS

I COULD NOT BE MORE THANKFUL FOR WHAT THIS ORGANIZATION HAS GIVEN ME WHILE I WAS GIVING BACK TO THEM. - TAYLOR ELLIS

IT'S SO REWARDING TO SEE THE HOMEOWNER'S FACES AS WE BUILD ALONGSIDE THEM. I WILL DEFINITELY GO BACK TO BUILD KNOWING I MADE A DIFFERENCE TO SOMEONE. - KATIE SMITLEY

Youth United

Habitat is currently recruiting high school students (freshman – senior) who are interested in joining a new volunteer group called Youth United. High school students will learn leadership and teamwork skills, gain a better understanding of their community, and learn about the realities of poverty housing. If you, a young person or group of young people you know would like to build with Habitat this year, please call Jo Beth Bootz at 423-5623 ext. 21.



Save The Date

HABITAT JUBILEE
CELEBRATION
ST. MARY'S
MANOR AUDITORIUM -
TUESDAY, OCTOBER 15

PARTNER FAMILY
APPLICATION MEETING
EVANSVILLE CHRISTIAN
LIFE CENTER - SATUR-
DAY, NOVEMBER 17

CORE CREW HOLIDAY
LUNCHEON - TUESDAY,
DECEMBER 3

Why Give?

Chris Traylor – Co-President – Traylor Bros., Inc.

HOW DID YOU INITIALLY BECOME INVOLVED WITH HABITAT FOR HUMANITY OF EVANSVILLE?

We were looking for a charitable opportunity to get our employees involved with more than just raising money. Many of our team members have skills that fit well into assisting with these home building projects. With Habitat's strong international reputation, this was a no-brainer. The local staff at Habitat has made partnering with them a pleasure.

TRAYLOR BROS., INC HAS BEEN A GREAT SUPPORTER OF HABITAT OVER THE YEARS. WHY HAS THIS BEEN IMPACTFUL FOR YOUR COMPANY?

Our team knows that there is more to giving than writing a check. Getting involved with your own time and talent can make an even bigger difference!

WHY IS IT IMPORTANT FOR INDIVIDUALS AND BUSINESSES TO GIVE OF THEIR TIME, TALENT, AND TREASURE TO NON-PROFITS IN THE COMMUNITY?

Everyone has their own reason for doing this. No matter what you give, the act of giving freely to families in need can sometimes impact your own life as much as those whom you are giving to. Habitat's mission betters individuals, families, and communities. Hard to beat that.

Denny Quinn, Executive Vice-President, Industrial Contractors | Skanska

WHY DO YOU PERSONALLY BELIEVE AND SUPPORT THE MISSION OF HABITAT?

Home ownership provides individuals and families with the foundation and security they need so they can focus on other aspects of their life to become the best version of themselves that they can be. Everyone deserves this opportunity and I like being able to see the tangible results as they unfold right here in our own community.

YOUR COMPANY HAS BEEN A GREAT SUPPORTER OF HABITAT OVER THE YEARS. WHY DO YOU FEEL THIS HAS BEEN IMPORTANT FOR THE COMPANY AND EMPLOYEES?

It is very important for our employees to be connected to something much bigger than the company itself. Our company's support of Habitat through the years not only allows the employees to feel good about where they work, it gives them a chance to become personally involved in building a better community.

DO YOU HAVE A FAVORITE HABITAT MEMORY?

First, spending time with my co-workers painting the walls and ceilings of the houses we have sponsored. Sometimes there is as much paint on us as there is on the walls. Second, getting to meet the individuals and families who are putting their sweat equity into making their dream a reality, and then seeing the emotion and gratitude they have on the day their house is dedicated really connects the dots for me.

Help Habitat, Save Taxes

As most of us are aware, money which you set aside for retirement through an IRA (individual retirement account) avoids taxes at the time it is deposited. However, at age 70 and 1/2, you must begin withdrawing funds and that income is taxable. Now, thanks to an extension of the IRA Charitable Rollover rules that lasts through 2013, you can help our homebuilding ministry and save on taxes at the same time.

So, if you're 70 and 1/2 or over, please consider a "charitable IRA rollover gift." The gift must be made directly from your IRA administrator to Habitat for Humanity of Evansville. Making such a gift still holds through December 31, 2013 so please act now. Contact Sr. Jane Michele McClure at (812) 423-5623, ext. 26 for more information.

Giving The Gift Of Change

HONOR / MEMORIAL / IN-KIND GIFTS: February 2, 2013 – August 1, 2013

In Honor Of:

Jack and A.J. Boyd

Bob Boyd

Christ the King Community

Jim and Mary McCarthy

Development Committee

Anonymous

Jim and Cathy Edrington

Anonymous

Gaylen and Vicki Greve

Daniel and Lou Ann Green

Mike Hinton

Vectren Foundation

Mike Schapker

John and Donna Hamilton

Richard and JoAnn Schechter's 60th Wedding Anniversary

Aileen Roberts

Steve Titzer's Retirement

Chad Ashley
Randy and Linda Becker
Brent and Cinda Beeler
Doug and Susie Bell
Berry Plastics Corporation
Dean and Candy Boerste
Bollam Sheedy Torani & Co., LLP,
CPAs

Ira and Terry Boots
Dean and Karen Bosler
Bob Boyd
Bill and Betsy Brubeck
C.E. Taylor Oil, Inc.
Capital Electric, Inc.
David and Vicky Carson
Paul Carson
Carl and Kay Chapman
David Matthews Associates
Deaconess Hospital, Inc.
Jean Denton Brubeck
Dennis and Patricia Dewey
Greg and Joyce Donaldson
J.P. and Tammy Engelbrecht
Niel and Karen Ellerbrook
F.C. Tucker Emge Realtors
Butch and Linda Feulner
Tim and Kay Flesch
Bill Fluty
Richard A. Goelz, CPA
Jim and Leslee Gribbins
Harding Shymanski & Company
Robert Hargrave
Bryan and Stephanie Hayden
Wayne and Jewell Henning
Fred and Cindy Heseman
Hoyce Holder
Mike and Carol Hull

Interlock Industries, Inc.
J.E. Shekell, Inc.
Mindy Jochem
Sally and Doug Joest
Greg and Brenda Johann
Bob and Marcia Kassenbrock
John and Lori Key
Kathy Kleindorfer and Steven Wolf
Art and Michele Klipsch
Richard Klipsch
Robert and Cynthia Koch
Koch Enterprises
Thomas and Barb Liffick
Vincent and Patricia Lutz
Thomas and Donna Lynch
Mag Tactical Systems LLC
Earl and Bridget McDaniel
Jon Meyer
Midwest Equipment & Supply
Co., Inc.
Daryl and Carol Moore
James and Mary Kay Muehlbauer
Ohio Valley Financial Group
Larry and Carol Owen
David and Robin Papariella
Jerry and Jacque Peters
Nell Peyronnin
Ed and Courtney Quatmann
Lori and Neal Reed
Jim and Sara Risinger
Ron and Connie Romain
Rudolph, Fine, Porter &
Johnson, LLP

Alan Searl
Dean Sengstock
Marian Shymanski
Mark and Margaret Singer
South Central Communications
John Stanley
Beth Stone
Bill and Phyllis Straeffler
Keith and Claudia Titzer
Ron and Jean Titzer
Jodi Uebelhack
Uniseal, Inc.
United Minerals Company, LLC
Vectren Foundation
Bill and Mary Ellen Vieth
Mary Wagoner
Jonathan and Patricia Weinzapfel
Stephan and Jeanne Weitzel
J. Wertz
Eileen Will
Jim and Karen Will
Jim and Laura Wittman
Scott and Holly Wittman
Anonymous (3)

In Memory Of:

Dorothy Anderson

Mary Ferley

John Beckman

Fred, Kim and Janie Melchior

Toyota Motor Manufacturing,
Indiana

Bone and Klem Family

Charles and Carol Bone

Joyce Deicken

Bob and Shirley Nicholson

Jim Fowler

Kappa Kappa Kappa Inc.
Karen Olrik
Glenn and Jennifer Wuchner

Don Harris

Terry and Pamela Armstrong
Alfred and Doris Grabhorn

Patricia Jeffries

John and Carolyn Searight
Christine Sundam

Leroy Jochum

John and Sue Buthod

Bill Nicholson

Anne Nicholson
Zion Lippe United Church of Christ

Regina Riedford

Bernard Riedford

Beverly Schofield

Kevin and Rebecca Bengert
Elmer and Ellen Berberich
Leroy and Kathleen Blankenship
Nancy and Robert Bock, Jr.
Robert and Diana Carithers
Barbara Daming
Mary Lou Davis
Bill and Linda Gilbert
Cary and Vicki Hanni
Linda and Richard Hobbs
Charles and Joyce Horrell
Jane Jackson
Dorothy Joest
Jaylene and Don Kiefer
Kathy Knuckles
Joe and Charlene Lamey
Ronald and Leona Lankford
Nick and Kevin Long
Ed and Linda Luker
Marcia Mauer
Debbie McDonald
Becky McElwee
Joseph Mercker
Daniel and Sharon Michel
Jim and Janette Prickett
James Rine
Steven and Mary Ann Singer
John and Pam Small
Manfred and Donna Stahl
Ray and Shirley Uebelhor
Mary Vowels
Morris and Edith Wade

Lawrence and Ruth Stahl

Quentin and Ann Stahl

Ray Stirsmen

Larry Weyer

David J. Stumpf

Jim and Mary McCarthy

Ed Susat

Anna Susat

Gloria Tenbarger

James and June Riedford

Dr. William Vincent

Richard and Carol Dall

Mel Whipple

Marsha Knight and Leigh Selting

Jim Will, Sr.

Eileen Will

Edith "Elizabeth" Wittenbraker

Evansville Protestant Home
Resident Council
Mark and Melissa Palmer
Marilyn Richey
Gary Sandefur
Glenn and Jennifer Wuchner

In-Kind:

Elmer and Ellen Berberich
Bethlehem United Church of Christ
Felts Lock & Alarm
Ferguson Enterprises, Inc.
Donald and Patricia Gillies
Andy and Darlene Goebel
Good Shepherd Catholic Church
Guttertech, Inc.
Head's Construction
Mike and Carol Hull
Elizabeth Kalb
Lowe's
Mattress Firm
Christina and Lance Mayes
Sr. Jane Michele McClure
McFadin Higgins & Folz, LLP
McMahon Exterminating Co.
Reitz Electric
Simpson United Methodist Church
SiteX
South Central Communications
Spudz-N-Stuff
St. Mary's Medical Center
Tekoppel Elementary School
Vectren Corporation
Vevay Mercantile
Western Southern Financial Group
Whirlpool Corporation
Woods & Woods



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Partner Family Snapshot

James and Lindsay Herring are devoted to their marriage and family, plain and simple. James works full-time at Arby's and Lindsay is a stay-at-home mother to their two children, Cody and Sophia. Right now, the Herring's pay \$600 a month for an apartment which is very tight for their budget. They barely have enough to pay for both rent and their monthly bills. Lindsay thought Habitat would be an affordable option and something they could do together as a family. Financially, they both knew Habitat homeownership would be a big break for them.

James and Lindsay thrive on responsibility and hard work. For their family, it's not just about their own personal journey toward owning a home. They feel a sense of pride in helping other families achieve their goals as well.

"It means so much to help others. We have a sense of pride and overwhelming goodness that just overflows. It's very exciting. It's a very big deal. Every time we think about what Habitat has done for our family and others just like us, we feel so good inside. This is real happiness."

To learn more about James and Lindsay's journey to homeownership, please visit <http://www.evansvillehabitat.org/partner-families>

