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Habitat for Humanity of Evansville

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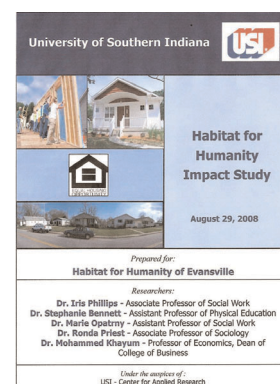
USI Study Gives Habitat High Marks

The University of Southern Indiana Center for Applied Research released a report in October that examines the economic, social and psychological impact of Habitat for Humanity of Evansville on its partner families and the neighborhoods in which it builds.

The results indicate that the overwhelming majority of residents in the areas in which Habitat builds are satisfied with their neighborhoods, and Habitat homeownership promotes social stability and financial well-being.

In fact, 89 percent of respondents had a positive image about their Habitat neighbors and the organization in general, and 78 percent stated they would like to see more Habitat homes on their street.

The report also indicates that since 1984 Habitat for Humanity of Evansville has built nearly a quarter



The University of Southern Indiana report is available on the Habitat for Humanity of Evansville web site at www.evansvillehabitat.org.

— USI Study
continued on page 2

Shunda Durham Seeks Better Life

Shunda Durham has been trying to move into a better neighborhood for years. She has four children, ranging in age from 3 to 10, who aren't allowed outside their back yard. Drug dealers roam her neighborhood, the same she was born and raised in. And lately, several car wrecks have occurred near her home on Evansville's south side.

"I'm looking for a better way for my children," the 29-year-old mother said.

When she learned she had been approved for a home built by Habitat for Humanity of Evansville, Durham said she was happy that finally she would be able to escape the impoverished area she had known all her life.

"I always wanted to own a home," she said. "Nobody in my family has

Shunda Durham continued on page 2 —

Benefactors Build Underway

The first-ever Benefactors Build is now underway for partner family Shunda Durham.

Jim and Carol Havens chaired the 2007 Benefactors Build, which pooled the contributions of all donors — with special recognition as "named" members for those whose gifts totaled \$1,000 or more. The 2007 Benefactors Build raised a total of \$51,523, enough and more for Durham's house.

Mike and Carol Hull will chair the 2008 Benefactors Build.

"We're eager to get started and hope that we can meet or exceed last year's total," they said. "There's no greater satisfaction than helping a hardworking family become a homeowner."

USI Study Caps Great Year

Letter from the Executive Director

Reflecting on the past year and the Habitat ministry, I'm reminded of a passage that intrigued me as a child, "... if you have faith as small as a mustard seed, you can say to this mountain, 'Move from here to there' and it will move. Nothing will be impossible for you." Matthew 17:20. Habitat is a visible illustration of this passage, of what's possible when we step out in faith and do God's work.

Habitat for Humanity of Evansville is well on its way to finishing another great year due to the diligent faith and hard work of our volunteers, donors, sponsors and staff. We are on schedule to complete all homes planned for 2008. We will close on 37 home mortgages, 21 of which were started and completed this year while 16 2007 homes were completed in early 2008.

"Building on faith" is foundational to the Habitat movement. As we step out in faith to serve God's people in need, God reinforces that faith with evidence of His love and provision.

Just recently the University of Southern Indiana Center for Applied Research provided us with additional evidence of the impact of our ministry. It released the Habitat for Humanity Impact Study, a comprehensive assessment of Habitat's social, psychological and economic impact on Habitat homeowners, their neighborhoods and the broader community. The results are outstanding with overwhelming evidence supporting our assumptions that Habitat is creating transformational change among families and neighborhoods.

Study results indicate that families experience a significant increase in their sense of empowerment, family social stability and economic stability post Habitat homeownership. Neighbors living within line site of a Habitat homeowner report that Habitat homes and homeowners, especially when built in clusters, have a stabilizing effect on distressed neighborhoods.

We've always had anecdotal evidence that what we are doing is having a great impact on our community. Now we can back up that claim with this report. It will serve to strengthen our faith in our ministry as we prepare to move that next great mountain!

In Partnership,

Lori Reed
Executive Director



— USI Study continued from page 1

of the homes in the 47713 Evansville zip code, an area that has a relatively low proportion of owner-occupied housing units and low household incomes. In addition, the numbers of Habitat homeowners who participated in the federal food stamp program dropped by 35 percent after homeownership, and 21 percent fewer relied on utility assistance.

"We believe this to be the most comprehensive study of its kind in the country," said Dr. Susan Ellspermann, director of the USI Center for Applied Research. "This study shows the overwhelmingly positive impact Habitat for Humanity of Evansville has had on making home ownership affordable to qualifying families, improving the financial, educational and psychological well-being of these families and improving the neighborhoods in which they live."

Four separate studies were conducted, including a quantitative survey of more than 100 Habitat homeowners, face-to-face interviews and a neighborhood impact study that examines more than 80 neighborhoods in which the Evansville affiliate builds.

Habitat for Humanity of Evansville commissioned the study about a year ago to evaluate the effectiveness of its work. The agency will use the information to reaffirm its ministry to its supporters and to continue to make improvements where needed.

— Shunda Durham continued from page 1

ever owned a home."

Durham has worked in the commercial cleaning business for most of her life. She dropped out of high school in the tenth grade, but she wants to get her GED when her youngest children enter school. Eventually, she hopes to land a job as a nursing assistant.

"I want to get more education and a better job so that I won't have to struggle," Durham said. "With what I make, I struggle right now."

Durham and her three siblings



Shunda Durham & Family

were raised by their father who worked in the concrete and insulation business. Her mother was absent for much of the time, so Durham had to learn a lot on her own, such as how to fix her hair and other things for which most daughters could turn to their mothers. She's making sure her own daughters will have someone there for them always.

"I don't want my kids growing up without a mother in the home," she added.

Her children are excited about the opportunity of having their own room. She will receive a four-bedroom home, enough for the oldest of the children to have their own room. Her 10-year-old daughter is hoping to add a bookshelf and computer to her room. She loves books, Durham said, and she visits the library often.

Owning a Habitat home will be a "great opportunity," Durham said, a chance to provide her children a stable, safe environment.

Donors, Sponsors Recognized During Annual Donor Recognition Dinner

Habitat for Humanity of Evansville honored donors and sponsors who supported the agency in 2008 during its annual Donor Recognition Dinner Oct. 14 at St. Mary's Manor in Evansville.

Nearly 200 people attended the event, with many receiving plaques for their in-kind and major donor support. By putting their faith into action, they are helping to eliminate poverty housing one house at a time.

Habitat for Humanity of Evansville presented two very special awards that evening to organizations that consistently go beyond the call of duty to help strengthen this Christian housing ministry.



Accepting the Bobbie Hoy Award for Faith-Based Service were Carl Schofield, second from left, Vicki Hanni, Pat Perigo, Jim Perigo and Jack Main. Standing far left is Steve Thomas, chair of the Habitat for Humanity Board of Directors, and far right is Lori Reed, executive director.



Accepting the Dan Mitchell Award for Corporate Partnership is Monica Stinchfield, second from left, April Weyer and Mike Head, second from right. Standing far left is Steve Thomas, chair of the Habitat for Humanity Board of Directors, and far right is Lori Reed, executive director.

The **Dan Mitchell Award for Corporate Partnership**, named to honor the former president of Old National Bank and good friend to Habitat, goes to a corporation that demonstrates the conviction that every man, woman and child deserves a simple, decent and affordable home in which to live and flourish. This award was presented to **First Federal Savings Bank**.

April Weyer, a First Federal employee, does the closings for each of the homes, and Mike Head, the president and chief executive officer, was a former member of the Habitat board of directors. Monica Stinchfield, senior vice president at First Federal, currently serves on the Habitat board and chairs the Family Selection Committee. She also has helped out on numerous dedications of Habitat homes. And total gifts to Habitat for Humanity of Evansville through the Affordable Housing and Home Ownership program of the Federal Home Loan Bank of Indianapolis have totaled more than \$719,202, with \$158,000 of those monies received in 2008.

The **Bobbie Hoy Award for Faith-Based Service**, named for a pioneer of Habitat and many other worthy causes, goes to a faith-based organization or church that demonstrates God's love by caring enough for those in need to provide them with simple, decent housing. This award was presented to the **United Church of Christ and Disciples of Christ churches**, led by Carl Schofield. In the past seven years, this group of churches has sponsored six houses together. Several of the churches, including Bethlehem, Bethel, St. John's East, St. Paul's on Michigan Street, St. Paul's German Township, Zion and Zoar, have sponsored homes individually as well.

Many other awards were given that evening, including in-kind, major donors and house sponsors. They can be viewed at www.evansvillehabitat.org.

Give RMD From IRA To Help Habitat

Habitat supporters now have another way to help fund our homebuilding ministry. If you are over the age of 70 ½, you can make a direct tax-free gift to Habitat for Humanity of Evansville from your annual Required Minimum Distribution (RMD) from your traditional IRA or employer-sponsored retirement plan.

If you have not taken your Required Minimum Distribution (RMD) for 2008, you can have your RMD made directly to Habitat. The gift amount will not be reported as income on your 2008 tax return and will not be subject to income taxes on either your Federal (1040) or State income tax returns.

Using your RMD to make a gift may entitle you to additional income tax benefits. In addition, keeping your income at a lower level may help you to avoid a penalty on your social security income.

To take advantage of your 2008 tax benefit, gifts through your RMD must be made before December 31, 2008. These tax benefits are also available in 2009.

Board of Directors Endorses Planned Giving Program, Honors Perigo-Prickett Society Members

Habitat's Board of Directors recently endorsed the creation of a comprehensive planned giving program for our home-building ministry. This means that we will actively invite individuals and couples to consider Habitat for Humanity of Evansville as the beneficiary of bequests and other types of deferred gifts that may be part of a donor's estate plans.

The Perigo-Prickett Society was founded in 2000 to recognize donors who have taken this step. The Society is named after Jim Perigo and Jim Prickett, who not only worked tirelessly to establish Habitat for Humanity of Evansville, but also played significant roles in the founding of Habitat for Humanity International in Americus, Ga., in the early 1980s.

Perigo and Prickett continue to actively promote the Habitat ministry. Jim Prickett, currently serving at Old North United Methodist Church, was the featured speaker at Habitat's "We Come As One" service, which invoked God's blessings on the New Haven project. Jim Perigo, an active member of Bethel United Church of Christ, led his congregation in sponsoring a Habitat house in the New Haven subdivision each of the last two years.

An individual or couple becomes a member of the Perigo-Prickett Society when they inform the Habitat office that they have made a planned gift to support the ministry. A plaque recognizing charter members — those who have informed Habitat for Humanity of Evansville of their planned gift prior to January 1, 2010 — will be inscribed and displayed in a suitable location in the Habitat for Humanity of Evansville office. A donor's desire for anonymity will be respected.

For more information about the Perigo-Prickett Society, please call Sr. Jane Michele McClure at (812) 423-5623, ext. 26. Your inquiry will be held in the strictest confidence.



Jim Prickett



Jim Perigo

Current Charter Members of the Perigo-Prickett Society

- | | |
|-------------------------|--------------------------|
| Lois M. Bennett † | Jim and Pat Perigo |
| Lola J. Bromm † | Jim and Janette Prickett |
| Melvin L. Dickhaut † | Neal and Lori Reed |
| Marjorie E. Ewing † | Charlotte Richardt † |
| Butch and Linda Feulner | Kenneth Silverman † |
| Jim and Emily Fowler | Steve & Wendy Thomas |
| Jim and Carol Havens | Scott & Holly Wittman |
| Elizabeth Kalb | Anonymous (4) |
| Dr. Llewellyn Lieber † | |

† Deceased

Sullivan Kicks Off Cars for Homes

Habitat for Humanity of Evansville is participating in the Habitat for Humanity International program Cars for Homes, which helped affiliates nationwide gain more than \$2 million last year. Ray Sullivan, Evansville's first donor, said the process was "Easy as pie."

All types of vehicles are accepted, including automobiles, trucks, RVs, boats, airplanes, and farm and construction equipment—running or not. To donate, please call toll-free 877-277-4344 or visit www.carsforhomes.org.

Nice car.



Donate your vehicle to help build homes.



877-277-4344
carsforhomes.org

please call Sr. Jane Michele McClure at (812) 423-5623, ext. 26.

Endowment Fund Established

Two donors recently gave a total of \$15,000 to establish an endowment fund for Habitat for Humanity of Evansville with the Vanderburgh Community Foundation. These supporters were clearly motivated by the idea that Habitat for Humanity of Evansville is so vital to individuals, families and the community it must be supported in perpetuity.

The fund will be known as the Habitat for Humanity of Evansville Endowment Fund, and contributions can be made at any time. Each year, earnings from the endowment will be available to the ministry to build simple, decent and affordable houses for families in need. Donors who make a gift to this fund prior to January 1, 2010, will be recognized as charter members of the Perigo-Prickett Society.

Two other Vanderburgh Community Foundation funds — the Charlotte M. Richardt Endowment Fund 2 and the Dr. Llewellyn Lieber Fund — also benefit Habitat for Humanity of Evansville. Please contact Sr. Jane Michele McClure at (812) 423-5623, ext. 26, for more information.

Glenwood Community Development Project

The block party on Sept. 29 at Glenwood Middle School looked like fun, complete with an inflatable obstacle course, food and guest speaker Calbert Cheaney, but there was a message behind it. All Glenwood residents, business owners and families of students who attend or will attend Glenwood Middle School were invited to a community discussion called "Let's Make Change" on Nov. 15 at the Glenwood Middle School.

"Habitat for Humanity is doing a great thing in this community," former NBA player Calbert Cheaney told students during an assembly minutes before they were released to attend the block party. "I believe in what they're trying to do. I really appreciate what they're trying to do for this community."



A student at Glenwood Middle School enjoys a romp on an inflatable obstacle course during the block party on Sept. 29.

would greatly increase if it partnered with others working to improve the same areas. Months ago, it learned about other organizations investing in the Glenwood area, including the Evansville Vanderburgh School Corporation. Since Habitat owns a substantial number of lots in that area, it saw the value in working with these groups to develop a comprehensive neighborhood vision.

"We want to help this community to be the best that it can be for the partner families who will buy Habitat homes in this area and for all their neighbors," said Lori Reed, executive director of Habitat for Humanity of Evansville.

Habitat for Humanity of Evansville is collaborating with other organizations, community residents and individuals to coordinate philanthropic investments in one place at one time. About 50 Glenwood residents participated in focus groups led by faculty from the University of Southern Indiana during the summer to discuss areas of concern. In November, they will continue that discussion to reaffirm those results and to begin charting a course for the neighborhood's future.

Habitat recognizes that its impact on the well-being of the neighborhoods where it builds

Home4Good Helps Homeless

Habitat for Humanity of Evansville is partnering with Aurora, an Evansville agency that works to end homelessness, to help more people own homes through the Home4Good program.



Amanda Sartore

Amanda Sartore, who holds a master's degree in social work, will work directly with clients not ready for homeownership or those who are in danger of becoming homeless.

Her primary focus will be with families living in transitional housing at local homeless shelters. These families can stay in these programs for up to two years, provided they pay 10 percent of their gross income to the shelter to help cover expenses and save another 20 percent. The goal is to have them financially ready for a Habitat home by the time their two years are up.

Sartore will also work with current partner families facing foreclosure and those who applied for Habitat homes but were denied.

For more information, contact Sartore at (812) 228-7797 or email her at home4good@auroraevansville.org.

In-Kind Donations: Thank You! March 2008 — October 2008

Acclaim Graphics
American Red Cross
Aurora, Inc.
Bartley & Perigo Masonry Contractors
Bernardin Lochmueller & Associates
Berry Plastics Corporation
Brian A. Herrell
Catherine Sullivan
David Sanders
Designer Landscaping
Elko Kitchens
Energy Systems Group
Evansville Plumbing Supply
Fan & Light World

Farm Boy Food Services
Fehrenbacher Cabinets, Inc.
Ferguson Enterprises, Inc.
Fine & Hatfield
First Federal Savings Bank
Guardian Automotive, Inc.
Guttertech, Inc.
Head's Construction
Jack Frost Heating and Air
John Michael O'Leary
Kight Home Center
Kristy Greene
Lewis Bakeries
Link Graphics

Mary K. Miller
MLP Construction & Development
Nicholson Surveying
Niehaus Construction
North American Green
Ray Zeller
Rebecca Brown
Reitz Electric
Schwindel Graphics, Inc.
Scott Friends
Spurling Properties
University of Southern Indiana
Wal-Mart
Whirlpool Corporation

Honor/Memorial Gifts: April 26, 2008 — October 27, 2008

In memory of:

Glen Rice

Richard and Joann Schechter

Rosemary Greenfield

Jim and Kim Dunkelbarger

Paula Kehr

Jeff Byrne

William E. Cain

Evansville Duplicate Bridge Club

Andrew Kohut

Marie Kohut

David B. Synowiec

Nancy Synowiec

Carl "Bud" Fischer

Lita and Charles Ossenber

William Grimm, M.D.

Melvin L. Faw

Lawrence and Ruth Stahl

Quentin and Ann Stahl

Jean Ritter

James "Tiger" Ritter

Bill Nicholson

Bobby and Shirley Nicholson

Trevor Head

Debra Head

Trevor Head

Allen Bradley

Norma Jeanne Bissonnette

The Earl Stone Family

Delores Keiser

Thomas Guingrich

Susan Brace

Phyllis Grimm

Norma Jean (Boston) Havens

Alfred and Marilyn Freyling

Robert Chambers

Melvin & Joyce Benner

Wayne J. Miller

Evelyn Cooper

Gary and Charlotte Grabert

Don and Marilyn Hayden

Brooks and Tina Walters

Virginia Smith

Aileen Roberts

Redith Tuttle

Donaldson Capital Management

Redith and Stanley Tuttle

Mark and Allana Hodge

Scott and Melinda Hodge

Bill and Laura Hodge

Don and Pat Hodge

Leo and Lucille Scheller

James P. Schroeder

The Father of Melinda Kendle

Donna Mesker

The Mother of Kathy Owens

Donna Mesker

The Mother of Donna Scarbrough

Donna Mesker

Bill Weis

Vernette Weis

Jerome Adler Family

Everette Cox Family

Marilyn Cox

Charles "Kenny" Kindred

Gary and Sandy Russell

In honor of:

Kelsey Riddle

Lawrence and Marion Judy

Forrest Thompson

Lawrence and Marion Judy

Francis Hadden

Anonymous

Jim Fowler

Diane Fowler

Mark and Sarah Aiton

The Birthday of**T. Meredith Ross**

Joe and Sybil Foster

Don and Pat Hodge

Redith Tuttle

The 25th Anniversary of**John and Carla Breeden**

Paul Peters

Harold Godeke

Brad and Judith Kicklighter

The 55th Anniversary of**Richard and Joann Schechter**

Aileen Roberts

Bob Warner

Aileen Roberts

The 50th Anniversary of**Jim and Dottie Kahre**

Steve and Dolores Heeger

The 60th Anniversary of**Charles and Ellinor Goldman**

John and Jane Ellwanger

Living & Deceased Family Members

Marilyn Cox

The Wedding of**Noah and Courtney Fehrenbacher**

Ray, Kathy, Andy, Libby & Mitch Funke

Nick & Crystal Funke

Habitat for Humanity of Evansville has stopped taking applications for homeownership until February 1, 2009. Please refer to the agency's web site at www.evansvillehabitat.org for an application at that time.

Partner Families



Karnesha March & Children



Amber Chaffin & Children



Amanda Carter & Son



Robert Greene & Grandchildren

Volunteer Updates

Nicholson Named Development Volunteer

Bob Nicholson, a longtime regular crew volunteer, has been named Development Volunteer for Habitat for Humanity of Evansville.

"I kept missing the nail and I thought there were other ways I could help the ministry," said Bob. "I am eager to help us with relationship building and face-to-face solicitation of our donors and prospects-especially letting folks know about planned giving opportunities."

Nicholson is the retired owner of Dynamechs, Inc., and he and his wife Shirley are members of Trinity Lutheran Church. His brother Bill, who passed away in 2007, was a lifelong volunteer for Habitat and did surveying work for every one of our Habitat houses until the time of his death.

Volunteers Needed

Habitat for Humanity of Evansville seeks volunteers for the following duties.

- Person with strong receptionist skills needed to help in the office on Wednesdays from 2 to 5 p.m.
- Person needed to pick up aluminum cans at two sites and take them to be recycled once a month. Will be required to use own vehicle.
- Person needed to create simple counted cross-stitch samplers for partner families. Kits are available in the office.
- Family support committee members needed to assist in assessments and support of homeowner applicants.

To find out more, contact Aimee Haas, community resource coordinator, at 423-5623, ext. 33.

Development Committee Welcomes New Members

Three new members recently joined Habitat for Humanity of Evansville's Development Committee.

They are Amy Romain Barron, of United Leasing and the Romain Automotive Group; Mike Hull, of Donaldson Capital Management; and Bob Nicholson, retired owner of Dynamechs, Inc.

They join other Development Committee members Bill Bussing, Harold Calloway, Kevin Eastridge, J. P. Engelbrecht, John B. Phipps, Leanne Pritchett, Steve Thomas, Steve Titzer, and Scott Wittman.

Habitat for Humanity of Evansville Has New Web Site



Habitat for Humanity of Evansville has a fresh new look to its web site at www.evansvillehabitat.org. It's easy to navigate with a main menu in the left column and offers step-by-step instructions on how to apply to the program, volunteer at a construction site, help sponsor a home or donate online. We've even added pictures and biographies of our partner families and pictures of dedications.

We hope to update our web site as quickly as possible with timely articles and postings to the calendar so that the communities in which we build will stay informed about our latest work.

If you've not checked us out lately, please do. And if you have any question or suggestions, please email Lydia Johnson, community relations director, at ljohnson@evansvillehabitat.org.

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.

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!

Scott Wittman
Jodi Uebelhack
Steve Titzer
Stephen Thomas
Monica Stinchfield
Sandy Smith Jones
David Sanders
Leanne Pritchett
Lu Porter
John B. Phipps
Rev. F. P. Miller
Julie Mehninger
James Long
Elizabeth Kalb
Holly Joseforsky
Rev. Pat Jackson
Jacque Hardin
Sherman Greer
Butch Feulner
Kevin Eastridge
Rev. Dennis Davenport
Vera Campbell

Board of Directors
Habitat for Humanity of Evansville

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