



# WE ARE *building* ON FAITH

InterFaith Newsletter Winter/Spring 2014

What is NRI?

## What is a Neighborhood Revitalization Initiative?

Habitat has recognized that in many instances we can, and should, do more than simply build a home in a neighborhood and move on.

Habitat's goal in Lowell's Acre, and beyond, is to partner with businesses, landlords, other non-profits and the City to identify and address the needs of our neighbors on Rock and Willie St. repairing homes for low-income families, repairing sidewalks, and even working to build a small park, in addition to building affordable homes to make the neighborhood family friendly and safe. This is NRI!



## Lowell (Rock and Willie St. Neighborhood Revitalization)

Our Habitat affiliate started and completed four homes (two duplex's) on Rock Street in Lowell in 2013. This project is part of Habitat's Greater Lowell's community based project where we will be building 10 new affordable homeowner occupied homes and repairing up to another 10 homes in the neighborhood as part of Habitat's "Neighborhood Revitalization Project" in Lowell. The Medeiros and Pol families homes were dedicated and they were in them in time for Thanksgiving. The Hebert and the Jordan families will be moving into their homes in February. 14 kids have a home of their own!



## Bedford (Carter Way Build)

In October, Habitat completed the final phase of our eight home Bedford cul-de-sac on Carter Way. With EMD Millipore's help the final coat of asphalt was laid, the grading and tree planting completed, and the build that started in 2007 was officially over. Excitement was in the air with the children riding their bikes and skateboards round and round the oval. A new community of eight families with 16 kids have started new lives with your help. Wow!

## Interfaith Committee Mission Statement

The Mission of the Interfaith Committee is to support the overall mission of the Habitat For Humanity of Greater Lowell which is to “*Strengthen Families and Communities through the construction and repair of affordable housing.*”

Habitat For Humanity was founded on the “Faith Principles and Beliefs” that every family deserves humane, safe and secure housing where the family can grow and develop. In support of these principles and beliefs the Habitat For Humanity of Greater Lowell Interfaith Committee (IFC) endeavors to reach out to every faith community in the 15 towns and communities the affiliate serves and offer these faith communities an opportunity to put their “Faith into Action”. The IFC seeks to create opportunities where peoples of all faith beliefs can work together in support of the construction and rehabilitation of affordable housing. This effort is a partnership and as a result the IFC will work with all faith communities to help them meet their respective “Social Justice Action goals”. In this manner the IFC assist the Habitat For Humanity of Greater Lowell in meeting its overall mission.

**Thanks!**  
**to all**  
**our**  
**Faith**  
**Partners**  
**You**  
**make our**  
**Mission**  
**Possible!**



**March 7, 2014**  
**6-10 pm**

**UMass Lowell Inn & Conference Center**  
**50 Warren Street, Lowell, MA 01852**

***Come and celebrate our efforts to build a better foundation for a better life in 2014.***

***Participate in our silent auction, dinner, and live auction at our 7<sup>th</sup> Annual Gala Event taking place March 7<sup>th</sup>, 2014***

***Tickets - \$100ea.***

***Table Price - \$86each.***

***Reserve your tickets today. Contact Habitat at 978-692-0927 or [info@lowellhabitat.org](mailto:info@lowellhabitat.org)***

Thank you to our Sponsors



redhat.

Eastern Bank





# Ending Homelessness

## (Your Stewardship is Needed)

When we think of homelessness it is often in the context of someone living on the streets.

Homelessness however is much broader, devastating not only to individuals, but to entire families.

For many families living in a friend's basements, living room or a motel is also the face of homelessness.

Not having a place for children to study, to have their own bed, a place to hang a poster or a place to cook meals is another quite frequent scenario and the impact on children's health, social, psychological and educational development is traumatic.

A Habitat family member, who has been in their home for the past 10 years, commented at a Habitat house dedication this past year that Habitat not only saved his life but that of his 4 children and he went on to say that without Habitat his 4 children would not have attended college.

Habitat's mission is to **"Strengthen Families and Communities by building affordable housing."**

Good affordable housing is a life altering and life saving experience!

Join us March 2nd at the Advocacy Network to End Family Homelessness?

**Homelessness Forum**  
**Trinitarian Congregational Church**  
54 Walden St. in Concord, MA  
March 2 from 3:00-5:00



Trinity Lutheran Chelmsford workday at the ReStore, 2013

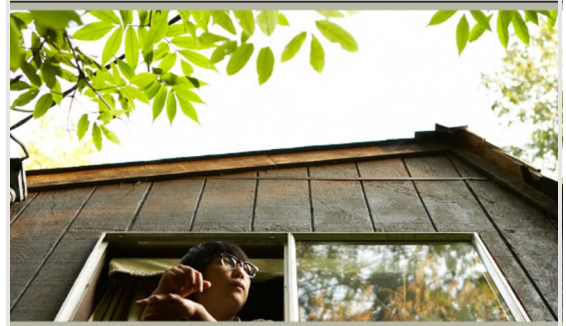
## Interfaith Committee Update

Some key initiatives were made in 2013 that we expect will help our faith partners become more involved with Habitat.

**InterFaith Build Days:** starting April 2014, the **last Saturday** of the month will be held for faith communities to build at our new home sites in Lowell and Billerica. These dates are listed in the back of this flyer. Other dates are still available but all dates will be first come, first served. Sign up at [www.lowellhabitat.org](http://www.lowellhabitat.org)

Interactive **"Teachers Guide"** for grade and middle school children is now available to help educate youth on concepts such as What is a Habitat, a House, a Home, and a Community. Local congregations will be piloting the guide in the spring. To Participate in this or our **"Picnic Table Ministry"** at the ReStore email Dan Bush at [DBush@lowellhabitat.org](mailto:DBush@lowellhabitat.org)

## Making a Place to Call Home



Youth Civic Education Module

A Guide for Teachers & Leaders from Habitat for Humanity of Greater Lowell

# Save the Dates!

## Habitat Happenings 2014

**March 7th Annual Builders Gala**

UMass Lowell Conference Center

**April 22**

Earth Day Spring Cleanup

**May 5-12**

Women Build Week

**June 14**

ReStore Anniversary party and raffle

**September 27**

Bikeathon—InterFaith Journey

**October 1**

International Habitat month kickoff

**December 13**

Merry Moose Craft Fair at ReStore

**New builds** starting in Spring at both Willie St. in Lowell and Friendship St. in Billerica. Stay tuned for when our builds will begin.

### Saturday Build dates for Faith Groups

- |           |            |
|-----------|------------|
| * Mar. 29 | * Apr. 26  |
| * May 31  | * Jun. 28  |
| * Jul. 26 | * Aug. 23  |
| * Sep. 27 | * Oct. 25  |
| * Nov. 29 | * Dec. TBD |

**NOTE:** Build days are weather dependent and on build schedule. Always check website.

[www.lowellhabitat.org](http://www.lowellhabitat.org)



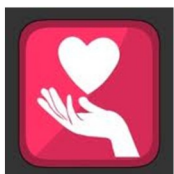
First Parish Church United, Westford at Rock St. 2013

# Thrivent® Builds



**News Item: Thrivent Financial announces that it has surpassed \$200 Million in contributions to Habitat and commits \$12 million to Habitat for Humanity International in 2014.**

Habitat for Humanity of Greater Lowell is proud, and grateful to have been selected as one of the two affiliates in the Northeast to be a partner with Thrivent Financial in our ongoing Neighborhood Revitalization effort in Lowell.



DONATE



VOLUNTEER



SPREAD THE WORD

## Tervo Trio and Friends

First Parish Church United, Chelmsford

Saturday April 5th

[www.UUChelmsford.org](http://www.UUChelmsford.org) for info



# Why Habitat is needed!

## U.S. housing statistics and research

### Statistics

In 2008, the number of households spending more than 50 percent of their income on housing rose by one third, or 16 percent, to 18.6 million households. That's 44.2 million Americans. If the homeless and those living in severely substandard conditions are included, roughly one in six Americans are in need of a decent, affordable place to live. (JCHS 2010).

- One in three American homeowners spend more than 30 percent of income on housing (JCHS 2010).
- There is not a single county in the U.S. where a full-time minimum wage worker can afford even a one-bedroom apartment at what HUD determines to be the Fair Market Rent. (NLIHC: 2006).

### Research findings: Housing improves health

- Studies show that 84% of U.S. homes have a bedroom with detectable levels of dust mite allergens. Many of these have levels that can contribute to allergies or asthma. (Arbes et al. 2003).
- Exposure to dampness and mold in homes is estimated to contribute to approximately 21% of current asthma cases in the United States. Annual cost: \$3.5 billion. (Mudarri and Fisk 2007).
- Children in bad housing have increased risk of viral or bacterial infections and a greater chance of suffering mental health and behavioral problems. (Harker: 2006)

### Housing has a positive impact on children

- Owning a home leads to a higher quality home environment, improved test scores in children (9 percent in math and 7 percent in reading), reduced behavioral problems (by 3 percent). (Haurin, Parcel, Haurin: 2002)
- Children who live in bad housing have lower educational attainment and a greater likelihood of being impoverished and unemployed as adults. (Harker: 2006)

### Homeownership builds wealth

- Owning a home, especially for lower-income households, is an important means of wealth accumulation. For low-income minority families, median average annual housing wealth appreciation is \$1,712 whereas there is no non-housing wealth accumulation. This wealth is achieved both through equity and forced savings resulting from mortgage repayment. (Boehm and Schlottmann: 2004)
- Homeownership increases intergenerational wealth accumulation through improved educational achievement in children, which leads to greater earnings when these children enter the workforce. (Boehm and Schlottmann: 2002)
- Homeowners live in larger, higher quality units; they enjoy better housing services with costs that fall over time; and they stand to make considerable returns if they remain owners for a long time. (Rohe, Van Zandt, and McCarthy: 2001)

### Housing strengthens communities

- Owner-occupied housing has a beneficial effect on the local economy by increasing consumer spending, providing tax revenues and fees, and growing businesses and jobs. Building additional homes requires additional employees, goods, and services from the general economy (JCHS 2006)
- Homeowners are more likely to be satisfied with their homes and neighborhoods, and are more likely to volunteer in civic and political activities. (Rohe, Van Zandt, and McCarthy: 2000)
- Homeowners are more likely to know their U.S. representative (by 10%) school board head by name (by 9%), and are more likely to vote in local elections (by 15%) and work to solve local problems (by 6%). (DiPasquale Glaeser: 1998)



## What is Critical Care?

To serve more families, in 2012, Habitat expanded its mission beyond building new homes exclusively, and now also provides 'Critical Care' to low-income families whose homes are in need of repair due to aging infrastructure, mobility, or safety issues.

The goal of Critical Care is to help low-income seniors, the disabled, and veterans remain in their homes safely, with dignity and you can help!

Specifically, the Critical Care addresses areas such as

- Roof repairs and replacement.
- Structural wall, or floor system, damage.
- Repairs needed to reinstate insurance.
- Handicap accessibility renovations.
- Asbestos, mold or lead abatement/remediation.
- Electrical, plumbing and HVAC.
- Minor repairs like painting, caulking and insulation.
- Weatherization



In 2013, we were fortunate to receive not only a Thrivent Financial Grant that helped construct 49 Rock St. but we also received a grant from Thrivent Repairs which targets low cost, high impact repairs for low income families in need. This past summer, with the help of a number of groups including the Nursing Students (pictured) from UMass Lowell, we were pleased to be able to help Jean T., a homebound Chelmsford senior by installing a ramp to allow her to more easily leave her home. While it may not occur to many, this small repair greatly improved Jean's quality of life by allowing her the opportunity to get out to see her doctor or her hairdresser with ease. Way to go ladies!



## All Saints Ginger Bread Fair

For the past seven years Laura Marshall and a host of volunteers from All Saints Episcopal Church in Lowell have been enticing builders of all ages to create a gingerbread masterpiece. When all of the houses are gathered in one place it makes for a truly amazing display.

Builders have the option of donating their gingerbread house to be raffled off or just lend them to the display.

Proceeds from the admission to the fair, donations and the raffle all benefit Greater Lowell Habitat for Humanity. Members of the All Saints congregation have not only raised more than \$15,000 for Habitat over the years, but have raised awareness of poverty housing issues, and they have built an annual institution in Chelmsford along the way. Thanks to Laura and the Marshall family.

**Thanks to all!**



# An Opportunity to Help at Every Turn!



Sponsor our next ten-home Neighborhood Revitalization effort with a \$1,000,000 gift

Sponsor an entire Home \$100,000. Engage the community with a challenge grant!

Jumpstart the Lowell or Billerica builds with a \$25,000 Foundation Sponsorship

Open the door to homeownership with a \$10,000 Floor Sponsorship

Fund Critical Repairs for Low Income Senior or Veteran Family

Bring your Team to a Build Day at ReStore or at a Habitat Build Site

Sponsor the Builders Gala, or a Women Build Week team

Participate in a Global Village Build

Run a Workplace Fundraiser 'Habitat Scavenger Hunt' or 'Buy a Board'

Advertise your Business on our ReStore Truck

Sponsor Home Dedication or Housing Forum

Put Habitat in your Will. Talk to your Financial Advisor

Donate a car, truck or RV to Cars for Homes

Host a Habitat Clothing Drop Box

Announce Habitat as one of your Top Charities

Donate! Shop! Volunteer! At the Billerica ReStore

# Highway for Helping Hands



\$2,500 to \$100,000

\$500 to \$2,500

Free!



Become a Gift in Kind Partner





## Spring Cleaning? Need your Parking Space back? Remodeling? Restocking?



Whatever the reason,  
**Consider donating to the Habitat for Humanity ReStore in Billerica**

Donating gently used items is a great way to go **green** while doing good! ReStore supports our mission of building decent, simple, and affordable homes in the Greater Lowell community by selling new and used products to the public at discount prices.

**All ReStore's proceeds go directly towards Habitat's mission to end poverty housing in our community. We are taking donations now!**

### Donate



The ReStore accepts donations from contractors, retailers, manufacturers, liquidators, hotels, organizations and people just like you! Find out more.

### Shop



The ReStore is Open to the Public and carries a wide variety of new and used Building Materials and more. Find out more.

### Volunteer



The Habitat for Humanity of Greater Lowell offers many opportunities for volunteers of all ages. Find out more.

Whether you drop off your donation or we pick it up in our truck, we'll gladly give you a receipt for your records and tax-purposes as Habitat is a non-profit 501c3. See our website [www.myrestoreMA.org](http://www.myrestoreMA.org) for items we can accept, or send us a photo to [ReStore@LowellHabitat.org](mailto:ReStore@LowellHabitat.org)

## Picnic Table Ministry

Many Congregations have requested programming that allows the Junior High and Senior High youth in their congregation the opportunity to participate with Habitat in a meaningful way.

Eagle Scout Andrew C. of Troop 159 Westford has designed and tested a scaleable program for groups to engage with Habitat constructing picnic tables and bird houses.

The Picnic Table Ministry is now available. To schedule an activity, or for more info [info@lowellhabitat.org](mailto:info@lowellhabitat.org)

Thanks Andrew for piloting this great program!





## Rwandan Remembrance

2014 marks the 20th anniversary of the Genocide in Rwanda.

May 3, the Greater Lowell Interfaith leadership Alliance will host an event to commemorate the Rwandan Genocide at St. Mary Magdalen Church in Tyngsboro

The program will offer a time of awareness and education, followed by a service of prayer and culminating in the sharing of food.

This event has been created to help people understand that genocides are still happening today and that we need to speak up about them.

**For more info see [www.glila.org](http://www.glila.org)**



**Saturday, March 29**

**4:00 & 7:30<sup>PM</sup>**

(two performances)

**The First Parish in Bedford  
Unitarian Universalist  
On the Common, Bedford, MA  
Music Committee presents  
A Classical Concert.**

The program includes:

**The Brandenburg Concerto #5**

Yoko Hagino, Harpsichord

**Mozart's "Exsultate Jubilate"**

Epp Sonin, soprano

**Purcell's opera "Dido and Aeneas"**

semi-staged with FP members

and friends Cynthia Mork, Carol Krusemark, Ben Sears, Sandra Seitz, soloists, and the adult choir.

**More information at  
<http://uubedford.org>**

## Celebrate your Anniversary with Habitat!

Are you celebrating a significant Anniversary? Birthday?

Bring out your friends and family to celebrate your major milestone, while providing another family the opportunity to reach a milestone of their own  
- affordable homeownership!

Sponsor a build day and bring your friends and family with you to celebrate in style, or sponsor a family!

Consider making a small contribution for each year you are celebrating, and see the impact you'll have!

Contact Kim Trainor at [KTrainor@lowellhabitat.org](mailto:KTrainor@lowellhabitat.org)  
Or visit our website [www.lowellhabitat.org](http://www.lowellhabitat.org) for ideas

**The life you change could be your own!**

## HABITAT IS COMING BACK TO BILLERICA

 **BUILD "FRIENDSHIP"**   
**ONE HOME, ONE NEIGHBORHOOD**



JOIN US FOR COFFEE TO HEAR  
ABOUT BUILDING AN AFFORDABLE  
HOME ON FRIENDSHIP ST,  
BILLERICA



# InterFaith Committee

## Fundraising Goal for 2014

### Foundation Sponsor of the next home.

### You can help us raise \$25,000!



## What will you help build in 2014?



At Habitat for Humanity, we hear stories every day from families describing what their home means to them. **For many, a home means hope, safety, stability and security for a bright future.** During the Holidays, home seems to have even more meaning. A warm, safe home evokes joy, celebration, tradition and memories. As you sit around the table this holiday season celebrating with family and friends, make a pledge to help another family experience the same emotions!

Listen to Sandra's story and others by scanning the QR Code or [www.youtube.com/user/Lowellhabitat/feed](http://www.youtube.com/user/Lowellhabitat/feed)



**This year, Habitat built 4 homes on Rock Street, Lowell.** The excitement of owning a home for our 4 partner families has come with many hours of hard work. Over 250 hours of sweat equity to build their home, attending financial literacy classes to prepare them for homeownership and the start of paying a mortgage back to Habitat which will in turn help to build more homes for other families in need. It's been a lot of hard work and long hours—no hand outs, only a "hand up."

**The Medeiros Family is one of four partner families** who is thriving with Habitat this year. Sandra is soon to be the proud owner of 49 Rock St, and, with her boys, will be moving into the neighborhood and celebrating the holidays in their new home! Rebuilding her life after the death of 2 partners, Sandra is a hardworking mom raising 5 children and currently living in a two-bedroom apartment in which they have sacrificed the living room to convert it into a third bedroom. Their new home will be free of mold, mice and an unsafe bathroom. *"A new home will enable us to go to bed at night and know we are safe and secure. We are all so thankful for being chosen as a partner family and will do whatever is needed to fulfill this dream," says Sandra.*

As we head into 2014, HFHGL's plan for Neighborhood Revitalization in the Acre area of Lowell continues. By the end of January, all 4 homes on Rock St will be complete and spring construction will begin on 2 homes on Willie Street, Lowell, with an additional new build in Billerica starting summer 2014. Neighborhood repairs and improvements through our new Critical Repair Program will also occur. **The Critical Repair Program** impacts our low income veterans, elderly and disabled by allowing them to remain comfortably in their homes. In 2013 we were able to improve conditions on 6 homes by adding a handicap ramp, updating bathrooms, exterior painting and repairing/replacing roofs. With your help, in 2014, we are planning to impact 10 more homes!



*"The wheelchair ramp is truly a blessing. Habitat has given me back a better quality of life."*

Jean Tewksbury

**We need your financial support** to complete the remaining 2 homes under construction as well as 3 new homes and 10 critical repairs in 2014. A financial gift from you will ensure that these families have a safe and warm place to live and will be sitting around the table next holiday season celebrating with their families!

### Help us Help More Families in 2014

**Let's build 3 homes and complete 10 Critical Care projects together. We need your help to raise \$1.6 million.**

Please detach and fold in half to include with your gift.



**YES! I want to help build 3 more homes in Lowell and Billerica in 2014 and help repair homes in other communities.**

- \$85,000 builds a family a home
- \$500 a front door to welcome a family home
- \$150 a window to look out on a neighborhood
- \$90 door knobs to open doors
- \$42 paints a child's room
- \$\_\_\_\_\_ other
- Donate your old car
- I pledge to make a monthly gift of \$\_\_\_\_\_
- My company matches



Help build more homes for children like Calvin

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Visa  MasterCard  Discover  AMEX

Card Number \_\_\_\_\_ Name on card \_\_\_\_\_ Expiration Date \_\_\_\_\_ CVV Code \_\_\_\_\_

Authorized Signature \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Checks payable to Habitat for Humanity of Greater Lowell. All donations are tax-deductible.





## Ten Ways to Engage Habitat for Humanity with Your Mission Effort

- Share affordable homeownership information with your local community.
- Equip your congregation for prayer and advocacy through a Building on Faith campaign.
- Engage your College students and Youth Group with age appropriate activities.
- Partner with another congregation on a Disaster Response project.
- Participate with other faith communities via interfaith advocacy groups.
- Raise awareness of Habitat's International Tithe and invite the support of your congregation
- Create a Habitat themed Vacation Bible School curriculum or event for your community
- Connect with Habitat on Facebook and Twitter
- Include Habitat updates in your bulletin
- Invite a member of Habitat's Interfaith Committee to Come and Talk at your congregation!



Your Stamp  
helps Habitat  
drive its mission  
further!

### Habitat For Humanity of Greater Lowell

124 Main St. Westford, MA 01886

Office (9780) 692-0927

Brenda Gould, Executive Director

[execdir@lowellhabitat.org](mailto:execdir@lowellhabitat.org)

### Questions about Habitat's Interfaith Effort

#### InterFaith Committee Chair

Bill Mersch [wmersch@gmail.com](mailto:wmersch@gmail.com)

*Or*

#### Interfaith Staff Advisor

Dan Bush [Dbush@lowellhabitat.org](mailto:Dbush@lowellhabitat.org)

[www.lowellhabitat.org](http://www.lowellhabitat.org)