



NEWSLINK

We build affordable homes on the foundation of Christian love, where families are provided a secure environment and together a community is established.

Thermal Belt Habitat Opens Office in Columbus!



The new office is located at 40 E. Mills Street. (The former location of Coldwell Banker.) The office is now open Tuesday-Friday 9:00am-2:00pm and other times by appointment. Information about how to apply to become a Habitat homeowner or a volunteer is available. We will conduct prospective homeowner interviews and volunteer orientations in the new office. Columbus resident Robert Williamson is staffing the office and can answer your questions and make appointments as needed.

We plan to have a Chamber of Commerce Ribbon Cutting and Open House in the near future. Please stop by. We look forward to meeting you!

Habitat is changing this ...

to this!



Habitat purchased this Tryon property with a burned home. The site clean-up was recently completed and a new home like the Tryon Habitat home pictured above, will be built there. You can help make this happen! Volunteer to help with building or donate funds for building materials. Visit the website, send a check, call, or visit the new Thermal Belt Habitat office in Columbus. **You make the difference!**

Mailing Address:
Thermal Belt Habitat for Humanity
P.O. Box 247
Columbus, NC 28722

Physical Address:
40 E. Mills Street
Columbus, NC
28722

Phone: (828) 393-6494

Website: www.thermalbelthabitat.org



Bright College Days

Ron Laughter
President & CEO

This year my granddaughter began her first year of college at Augusta University in Georgia. She was all set up in student housing and was filled with excitement and expectation as she began moving into the dormitory for the first time.

Do you remember college? It might have been recently, if there are any young readers in the audience, as it was for my granddaughter, or more likely, several decades ago, but it was a big change. For most of us, that dorm was perhaps just a bit nicer than the local minimum security prison. Or perhaps not, since some prisons these days can be quite nice, as we've seen from CNBC interviews of high flying financiers who have been brought down to earth.

Things are a little different these days. Everyone from incoming freshmen to grad students has a whole different set of expectations. They want living on campus to be like what they had living at home, or perhaps even better. Forget the penal colony dorms of the past. Cell-like dorms are out in favor of apartment-like residences complete with baths, laundries and furnishings that sometimes look like they came out of the *Lifestyles of the Rich and Famous*.

But the living conditions of the majority of folks applying to be one of our Habitat homeowners make the dorm rooms of old seem palatial. Seriously! Most people can't even imagine what passes for housing in our service area. Everyday we see people who are contending with mold issues, serious electrical problems, inoperative plumbing, failed septic systems, and the list goes on and on. It is an appalling reality.

And these poor excuses for housing do not come cheap, averaging well over \$800 a month for a two-bedroom unit. This is why Habitat's program is so vitally needed here. Instead of renting out apartments where rent can go up every year, we sell qualified individuals a decent, energy-efficient home with a stable monthly mortgage payment that the homebuyer can afford.

I am proud of the contributions your Habitat makes in this community. And it's the generosity of people like you who make our work possible. A huge "Thank You" to everyone who supports this mission through your donations. Without your help, we would not be able to achieve our mission. And our partner families, the Habitat homebuyers, are indeed deeply grateful to you for all that you do to help them improve their lives.

The shortage of affordable housing and its unfortunate impact on working people is a serious problem in the Thermal Belt area and the situation appears to be getting worse. Low-income families can't afford to buy a home and they can barely afford to rent one. The rural, small-town environment of the Thermal Belt area serves to camouflage the severity of the affordable housing crisis. Polk County has 2,341 households renting (27%). A minimum-wage (\$7.25 an hour) worker in Polk County would have to work 87 hours a week to be able to afford a two bedroom home at Fair Market Rent (\$817 a month) if there's a rental available at that price. A three bedroom rental jumps to \$1,024 (109 hours a week). Of course this cost doesn't include water, electric, heat, etc. Families find themselves living in cheaper (but not cheap) substandard rentals and dealing with plumbing problems, mold, leaking roofs, etc., just to get by. It takes every nail, every board, every gallon of paint and every hour of hard work by Habitat volunteers and homeowners to complete construction of an affordable, safe, decent Habitat home. And it takes every dollar of support from generous donors like you to purchase construction materials. Together we help struggling families have a safe, healthy, secure, energy-efficient home of their own that they can afford, making it possible for them to better their lives; and in this way, we create a better community.

Volunteers make it possible to build affordable homes.



Want to volunteer? Visit:
www.thermalbelthabitat.org
 Or call (828) 702-3480

Habitat volunteers work with future homeowner Elia to build a new home for her family in Tryon. Elia, Raymundo and their four children have been living in substandard housing while struggling to pay a monthly rent they can barely afford. Their new home will provide stability and security with a mortgage payment guaranteed to be not more than 30% of their income. Habitat builds stability, self-reliance and shelter. Owning a home creates financial stability and a secure environment, making it possible for families to improve their lives and the lives of their children.



Would You Like To Make a Gift and Forge Your Legacy?

So many people love Thermal Belt Habitat and wish they could make a big impact with a significant gift. **YOU CAN!** When you name "Thermal Belt Habitat for Humanity" in your will or estate plan, or include Habitat as a beneficiary of your IRA or retirement plan, you can ensure a gift that will transform the lives of hard-working, income-qualified families and revitalize our community's under-served neighborhoods for years to come.

- You can leave Thermal Belt Habitat a percentage of your estate in your will or living trust.
- You can leave TB Habitat a specific amount for a specific purpose in your will or living trust.
- You can list TB Habitat as a primary or secondary beneficiary of your IRA or retirement plan.
- You can become a "Perpetual Builder" by making a gift that allows TB Habitat to endow the amount of the gift and use a percentage of the growth, so that the gift remains.

Please consult your personal financial team or call Angie Hunter at 828-694-0340, extension 111 or email ahunter@habitat-hvl.org to discuss planned giving options.

Be a part of this important work FOREVER!

Home Repairs for Seniors

The enclosed donation envelope has the Hendersonville address on the front. We are using up the old envelopes before we print more with the Columbus address but please be assured that all donations from Polk County and Landrum are allocated to Thermal Belt Habitat.

Thermal Belt Habitat recently received a \$7,000 grant award through Isothermal Regional Planning for repairs to homes owned by Polk County residents 60 and over. The repairs will address health and safety problems so residents can continue to live in their homes as they age. Repairs and improvements include accessibility ramps, repairs to outside stairs, secure windows and doors, smoke and CO2 alarm installation and other health and safety renovations. The grant will pay for 90% of the cost of each job, up-to \$1,350. Donations are needed to cover the remaining costs. To help with this program, write "Aging In Place" in the memo-line of your check. For more information, or to sign up to volunteer to help repair homes, call 828 393-6494.

More than 22 million people have secured new or improved housing through Habitat for Humanity since the organization was founded in 1976. Driven by the vision that **everyone needs a decent place to live**, Habitat International began in 1976 as a grassroots effort on a community farm in southern Georgia. The organization has grown over the years to become a leading global not-for-profit working in local communities in all 50 states in the U.S. and in more than 70 countries.

Thermal Belt Habitat for Humanity, an affiliate of Habitat International, became a division of Henderson County Habitat for Humanity in 2017. Thermal Belt Habitat continues to build homes for qualifying families in Polk County and Landrum. The families pay an affordable mortgage and the mortgage payments help Habitat build more homes.

Most people believe Habitat for Humanity International provides funds to local affiliates to build homes. However, **each affiliate is responsible for raising their own funds and running their own housing program**. If you donate to Habitat International and designate your donation for your local affiliate, Habitat International will retain a percentage of each donation. If you do not designate your donation to go to your local affiliate, Habitat International will keep 100% of the donation. **If you wish to support your local Habitat directly, please send your contributions to Thermal Belt Habitat for Humanity.**

Thermal Belt Habitat is grateful for your support. Your contributions make a significant difference in the lives of local families. With your help, we provide a hand up that is truly life-changing. Your donations help us buy much-needed building supplies: lumber, nails, windows, doors, paint, flooring, etc. But most important, your support gives local families a safe roof over their heads and a solid foundation under their feet...something every family needs to succeed.

Please pass this newsletter on to a friend or neighbor when you are finished with it.



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