

## At Home with the Murphy Family



*The Murphy sisters—Mikayla, Kristiana and Analiese—are delightful hostesses as they lead a video tour of their Habitat-**NYC** home.*

*Photo by Anthony Collins*

**M**ike, Gladys, Mikayla, Analiese and Kristiana Murphy invite you to drop by their Habitat-**NYC** home—via internet!

To visit the Murphy home, simply go to our website, [www.habitatnyc.org](http://www.habitatnyc.org). By video, you'll be warmly welcomed to tour a home built by Habitat-**NYC** volunteers, working side-by-side with Mike and Gladys.

Only a few short years ago, all five members of the Murphy family were squeezed into a one-bedroom apartment. In March of 2006, they moved into their comfortable, energy-efficient Habitat home in Jamaica, Queens. And today—thanks to the help of our many generous supporters and volunteers—the Murphy family has achieved their dream: owning a home of their own.

Produced *pro bono* by Stephanie Lear and shot and edited by Matt Epstein, this video visit is a moving tribute to the difference that *you* make in the lives of Habitat-**NYC** families.

## Join Us for Builder Awards Celebration

**J**uggling four infants, a fulltime job and 600 hours of sweat equity isn't easy. But **Sam** and **Esther Ansah** worked with enthusiasm and grace to help build their Habitat-**NYC** home in the South Bronx.

That's why Habitat-**NYC** will bestow our Family Partner of the Year award on the Ansah family at our 8th Annual Builder Awards celebration, Wednesday, Nov. 7, at 6:30 pm at the Cathedral of St. John the Divine.

**United Technologies Corporation** will be named Corporate Partner of the Year,

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## Dedicated to a Dream

**W**hen the last coat of paint is dry and the final inspection okayed, Tonya and Sean Milan and their four children, along with eight other families, will pack their belongings and move into their new Habitat homes on Halsey Street in Bedford-Stuyvesant.

They are inviting you—our Habitat-**NYC** friends, supporters and volunteers—to share their joy as we dedicate the new homes on Saturday, Dec. 15. (For details and to RSVP, please

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*Tonya Milan and our Halsey Street families invite you to help them dedicate their homes on Dec. 15.*



**Habitat for Humanity - New York City**  
*transforms lives and our city by uniting all New Yorkers around the cause of decent, affordable housing for everyone.*

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## From the Executive Director

What is the most challenging element of our job at Habitat-NYC?

It's not just putting the finishing touches on our nine new homes in Bedford-Stuyvesant. Or breaking ground on our largest and greenest complex to date in Ocean Hill-Brownsville.

These are easy—compared to sifting through hundreds of applications for our Atlantic Avenue homes, reading the moving stories of families living in unsafe and overcrowded conditions, but determined to transform their lives in partnership with Habitat-NYC.

Together with board members and volunteers, Habitat-NYC staff has gone on hundreds of home visits, walked down cracked streets in neighborhoods ravaged by crime and neglect, climbed rickety staircases in buildings with broken elevators, sat in living rooms that double as bedrooms for several families and viewed collapsing ceilings.

These home visits, and the conversations we have with prospective family partners, are a crucial step in our application process. They help us understand the unique circumstances of each family. And while we wish we could offer a homeownership opportunity to each and every family we meet, the need is just too great. We move forward with the knowledge that we are identifying 41 remarkable families to live in Habitat for Humanity's largest multi-family project ever, and each of these families has a poignant, inspiring story to tell.

You can meet some of them in this newsletter. As we welcome them into the Habitat fold, we renew our commitment to build more houses and our pledge to ensure that *all* New Yorkers have safe, decent and affordable homes.

At Atlantic Avenue, more than ever before, our future homebuyers reflect the character of our ever-changing city: a mosaic of jobs, ages, ethnicities, religions and languages spoken, but all united in the desire to build a better future for themselves, their children and their city.

What can a better future look like?

A pair of very generous video professionals recently visited one of our long-standing family partners—the Murphy clan—and captured their “better future” on tape. This *pro bono* video, which you can view on our website, profiles the profound impact Habitat-NYC homeownership in Queens has had on the Murphy family. I have to admit that I've watched the rough-cut of the video about 500 times, not because I was making edits, but because hearing Mike and Gladys Murphy tell their family's story is a poignant reminder of the end result of our labors.

For all Habitat friends who'd like a reminder of what your support means to a family, I recommend setting aside a few minutes to hear the Murphy family's story.

Like all of us at Habitat-NYC, you are sure to rejoice at the transformation you've made in this family's life. And I know you will be inspired to help offer Habitat's life-changing hand up to many more deserving New Yorkers.

## Calling All Real Estate Brokers. . .

This summer, while most New York City dwellers were taking vacations, Brokers Build was hard at work, raising close to \$100,000 for our Atlantic Avenue homes.

"It is always fun to talk about the cut-throat nature of New York real estate, how competitive it is," said Stan Ponte, Chair of Brokers Build and President of Coldwell Banker

Previews International. "But the fact that brokers have been uniting across company lines for Habitat for Humanity shows just how important the Brokers Build mission is. We now have donors from every major firm in the city."

For more information, visit [www.brokers-build.org](http://www.brokers-build.org).

*Founded by Millard and Linda Fuller in 1976, Habitat for Humanity is a Christian organization that welcomes people of all beliefs to join in its mission.*

# Atlantic Avenue Families: ‘This Will Change My Life’

**Z**erika Griffith, an EKG technician, looks forward to one day moving her frail, elderly parents and disabled niece from their one-bedroom apartment to a comfortable new home at our Atlantic Avenue complex.

“This will change my life,” she says.

“I thank God for the opportunity,” says Custudio Castillo, whose family was among the first group selected for Habitat-NYC’s new condo project. “I feel happy.”

Our newest family partners have already started putting their sweat into building the equity of their future homes in Ocean

Hill-Brownsville, as we begin framing walls in two of the complex’s three buildings.

“I’m thrilled that I’ll be able to live in a piece of the American Dream,” says family partner Stacey Ottley.

Deidre Williams, who currently lives in Bedford-Stuyvesant, says that expensive new homes are rising on every once-vacant block in her neighborhood, “but I can’t afford to live in any of them. Habitat-NYC is giving me the opportunity to live in a new building with like-minded people who want a decent home.”



New family partners are joining volunteers who are hard at work on our Atlantic Avenue complex. Top left, Board Member Suzette Hunte saws metal pieces with the assistance of AmeriCorps member Andrea Nadel. Top right, site staff check architectural plans. At bottom is an expansive view of the Atlantic Avenue site, with new family partner Zericka Griffith in the foreground. Photos by Deborah Schwartz

## Halsey Dedication

*Continued from page 1*

click on the Events section of our website, [www.habitatnyc.org](http://www.habitatnyc.org).)

Tonya says her two daughters, Lisa, 8, and TySeania, 7, are so excited they’ve told friends at school that they have already moved in—even though the homes are a couple of months’ shy of completion.

Tonya herself is “so shocked to see that this is really happening.” She adds, “The first thing I’m going to do is call everybody I know and invite them over for a big party. It will be a quiet party—we

won’t bother the neighbors—but it will be joyful!”

The Milan family has already seen positive changes, especially for their 17-year-old son Anthony, even though the moving van has yet to arrive. Anthony, who spent many hours working on the nine-unit Halsey complex, has decided to go to college and to become an electrician.

“Now he really knows what it means to be an electrician, thanks to Habitat,” Tonya says. “He’s focusing more on school. And he knows he has to work hard to get what he wants in life.”

## Builder Awards

*Continued from page 1*

with **Greg Hayes**, VP of Accounting and Finance, accepting on UTC’s behalf. NBC’s *Today* weatherman **Al Roker** will receive our Social Justice Award. Our Richard Wong Faith-in-Action Award will go to **The Rev. William Tully** and **St. Bartholomew’s Church**. **Hedge Funds for Habitat-NYC** will be honored with our New Partnership Award.

For more information and to buy tickets or tables, please call Habitat-NYC at (212) 991-4000, ext. 330.

# 'Building a Home Is Building Safety'

*Habitat-NYC reaches out to the Dominican Republic affiliate*

When he was growing up in the Dominican Republic, Jeanine Martínez Grullón's father was so poor he had to share a single pair of socks with his brother.

He was just another indigent kid in a country where one out of every three people live in extreme poverty and housing is so deficient that it's not uncommon for 11 people to be squeezed into a 30-square-foot home fashioned out of soil and manure or empty oil drums.

Homeownership is out of reach for most Dominican families—but Janine Martínez Grullón is determined to change that through her job with Habitat for Humanity's Dominican Republic affiliate, which has built 1,475 homes since 1989.



*Pictured in Habitat's Dominican Republic offices are: Rev. Mark Hallinan, Habitat-NYC; Penelope Torres, Habitat DR; Connie Sargent and Shauna Long, Habitat-NYC; Ivana Roman, Habitat DR.*

"To be able to build a house is to be able to build safety, to be able to build a dream," she says.

Today, Habitat-NYC is reaching across the Caribbean to give a hand up to our sister affiliate and to Dominican families. Our partnership began with a \$30,000 tithe, a visit to Habitat DR and the conviction that we must do more.

Our innovative partnership with Habitat DR includes working with New York City college students, encouraging them to volunteer for builds in the Dominican Republic. We've gathered a wish list of much-needed building supplies—ranging from hard-hats and work gloves to wheelbarrows and pick-axes—and we are reaching out to the Dominican faith community and elected leaders here to help supply goods and funding support.

"As the Dominican community in New York City works for a new chapter in the American Dream, we are joining them in working for safe, secure and affordable homes for their families, friends and compatriots in the Dominican Republic," said Habitat-NYC Board Member Rabbi Bob Kaplan.

*All photos by Connie Sargent*



*From top to bottom: poverty housing in the Dominican Republic, the construction of a new Habitat home, Board Member Shauna Long tours a Habitat home.*

## Protecting Habitat Families from Predatory Lenders

For every hard-earned dollar low-income Americans bring in, there's another fiscal predator waiting to take advantage of them.

Subprime mortgages, payday loans, furniture rent-to-own centers, usurious credit cards and rapid tax refund loans are only a few of the many high-interest weapons used to plunder meager paychecks.

Habitat homeowners, often stretching thin budgets, may be susceptible to the enticements of these legal loan sharks. With that in mind, Habitat-NYC has embarked on a national survey of Habitat families at eight urban affiliates to gauge their financial security and experience with predatory lending practices.

"This research will be used to ensure that Habitat families have the knowledge and support they need to avoid predatory credit practices," said Paige Bellenbaum, Director of Advocacy at Habitat-NYC.

"Our goal is to create services or educational programs that help Habitat families stay financially healthy and to gain insights that will be useful for all low-income homebuyers," she added.

The findings also will help Habitat-NYC determine if legislative changes are needed to protect Habitat families.

A member of New Yorkers for Responsible Lending, Habitat-NYC is examining possible advocacy initiatives in this area.

Bellenbaum noted that the survey will help understand the impact of Habitat homeownership on families in such areas as income, education, health, community involvement and more.

The survey is being overseen *pro bono* by Elizabeth Arnet, a polling consultant whose client roster includes Freddie Mac, President Bill Clinton, Senator Evan Bayh and AOL. Global Strategy Group, an international communications and marketing research group, will conduct the questionnaires.

About 1,400 Habitat families will be contacted by phone and invited to respond. Initial findings are expected to be reported by early December.

**\$100,000 and up**

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## Hoedown for Habitat-NYC Homes

*Energetic members of the Kings County Chapter of Thrivent Financial for Lutherans (right) raised more than \$2,200 recently with a lively hoedown.*

*The square dancers raised funds for a Halsey Street home sponsored by Thrivent.*



## In Good Faith: Partnership with Trinity

Habitat-NYC has faith that we can transform the communities in which we build. And today, we have more faith than ever before—thanks to the ongoing, and growing, involvement of our diverse religious communities.

One manifestation is generous support from the Trinity Foundation. Its three-year grant, made in 2004, supports leadership training, advocacy workshops, faith partnership building events and the forging of stronger bonds with New York City's Episcopal community. As the grant enters its third and final year, Habitat-NYC's relationship with the faith community is flourishing.

Wall Street's Trinity Church, which manages the Foundation, has a long history of advocacy and philanthropy. It also has a long-standing relationship with Habitat for Humanity International, beginning with support of affordable housing in Africa. It seemed only natural that when Habitat-NYC was established in 1984, Trinity Church would be there to help this fledgling affiliate get off the ground.

"We began looking at ways we could support affordable housing beyond direct development," says Matthew Heyd, Senior Associate of the Trinity Grants Program.

"We had not done advocacy work for housing policy," Heyd remembers. But New York was becoming increasingly more expensive, market-rate competition

growing wildly while the affordable housing market shrank. "We thought we really should begin diversifying the way in which we support affordable housing in New York."

At the same time, Habitat-NYC had begun building an advocacy program, aimed at raising awareness of the city's acute housing shortage and advocating for policy

*"We thought we really should diversify the way in which we support affordable housing."*

*—Matthew Heyd  
Wall Street Trinity Church*

changes that foster affordable housing development. With the Trinity funds, Habitat-NYC organizes regular leadership training for advocacy coordinators and congregants of five targeted Episcopal congregations: St. Margaret's, St. Bartholomew's, St. James, St. Philip's and Grace Church in Brooklyn Heights.

We have conducted "Housing Sabbaths," with Habitat advocacy staff working with in these congregations to raise awareness of—and seek solutions to—New York's housing crisis. In addition, Habitat-NYC has organized faith-based building events.

The grant also helped launch "Lifting Up the Faith Experience," a focus group established to help Habitat-NYC strengthen our ties to the faith community.

"We have been really impressed by the way everyone there has done a terrific job in extending what Habitat is known for," says Heyd.

## Raising the Stakes

### *Hedge Funds Invest in Homes and Human Capital*

Hedge Funds for Habitat-NYC, an initiative by the hedge fund and private equities community to provide hardworking New York City families with a once-in-a-lifetime home ownership opportunity, has launched a campaign to raise funds for Habitat-NYC.

Most immediately, this campaign will help Habitat-NYC complete our Atlantic Avenue complex.

Championed by Stuart Feffer, Co-Chief Executive Officer of Lacrosse Global Fund Services, Hedge Funds for Habitat-NYC is calling on supporters from hedge funds and private equity firms who recognize that there are working families in New York City living in unsafe and overcrowded conditions whose lives will be forever changed with a Habitat home.

"Hedge fund professionals know that investing in human capital is key to the success of our industry—and our city," Feffer said. "Safe, decent and affordable homes will help New York's working families to thrive. And that helps all of us flourish.

"I can think of no better return-on-investment than by joining Habitat for Humanity - New York City in building homes for families in need," he added.

Josh Lockwood, Acting Executive Director of Habitat-NYC, said, "This unique collaboration unites hedge fund and private equity leaders—among the most innovative thinkers and doers in New York City—with an innovative, affordable, green housing initiative that addresses one of our city's most pressing problems."

*"Hedge fund professionals know that investing in human capital is key to the success of our industry—and our city."*

Stuart Feffer  
Lacrosse Global  
Fund Services

