

Building on Dr. King's Dream



Habitat-NYC volunteers and family partners celebrated Dr. Martin Luther King Jr.'s birthday by helping to build 41 new homes. Then they helped "bring down the house" at a rousing afternoon program at neighboring True Holy Church. Left, Habitat-NYC family

partner Cruz Castillo secures a metal stud before drilling it into place. Above right, the Rev. Vivian Grubb, pastor of True Holy Church, welcomes guests. Below, young performers with the percussion marching band Approaching Storm.

'You Appreciate Things More If You Work Hard'

Family Partner Beatrice Logan

For a low-income family, owning a Habitat-NYC home is transformative. Beatrice Logan will tell you that the process of building your own home is transformative, too.

A single mother with a sixteen-year-old son, Charles, Beatrice works full-time in a nursing home and often ends her week exhausted. Still, she values the time spent framing walls and installing drywall in her future Habitat-NYC home on Atlantic Avenue. To Beatrice, sweat equity is a plus.

"I believe that you have to work for things to appreciate them. And when I see the volunteers working so hard, I feel we have to do our part, too," she says.

The Logan family has no shortage of appreciation for

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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

There is perhaps no greater reward for all of us who believe in Habitat for Humanity's mission than to see our family partners excelling in new and incredible ways.

In undertaking our biggest project ever, the new 41-condominium project on Atlantic Avenue and Eastern Parkway, we at Habitat-NYC are being given a big "hand up" from an unexpected source: family partners from past Habitat-NYC projects. A number of thriving Habitat-NYC families have enthusiastically come together to form a Family Partner Advisory Committee. This Committee is eager to help future Habitat-NYC homebuyers make the leap from living in overcrowded and dangerous conditions to owning their own condominiums.

It is such a joy to work alongside these homeowners who have been empowered by their experience with Habitat-NYC and now seek to give back.

At a recent meeting, I sat alongside several big-hearted family partners as they volunteered their time and energy to helping others. This included Regina Graham, a mother of two and resident of 128th Street in Harlem, with whom I traveled to Albany recently, where she spoke to state legislators about the affordable housing crisis in New York State. Regina brought down the house at a legislative breakfast by detailing her heartfelt story about how Habitat homeownership had transformed the life of her family.

Also from the Advisory Committee, Mike Murphy of 170th Street in Queens is working with Habitat-NYC staff to organize a mentoring program between old and new Habitat-NYC families.

Roxanne Nunez and Antonio Cruz, both of West 134th Street in Harlem, have opened their homes to Habitat-NYC funders to demonstrate how Habitat homeownership can lift a family's fortunes. And Leon Gelzer of Hart Street in Brooklyn has offered his time and expertise to help Habitat-NYC better understand the challenges facing our first-time, low-income homebuyers.

It is a joy for all of us to see these families succeeding as a result of Habitat-NYC homeownership. Even more, it is extraordinary to see them offering their scarce time to help new families walk in their footsteps.

Habitat Welcomes Two New Board Members

Habitat-NYC is delighted to welcome two new members to our Board of Directors: Evan Bauer and Robert L. Burch IV.

Burch, a General Partner with A.W. Jones Company, brings financial and management acumen to Habitat-NYC. He also serves as General Partner of A.W. Jones Concentrated, L.P. and has past experience in management consulting with Booz, Allen & Hamilton and product management at a start-up

telecommunications company.

Bauer is a longtime Habitat-NYC supporter. He serves on our Brooklyn Community Leadership Committee and is a founding member of our Community Builder Society.

An expert in technology innovation, Bauer is an independent consultant in all aspects of information systems, especially in the private equity and venture capital sectors.

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.

Habitat-NYC Says: Thank You, Ridgewood Savings Bank

In 2009, Ridgewood Savings Bank and Habitat-NYC will celebrate 10 years of partnership, encompassing \$200,000 of direct support from the bank, as well as volunteer activity both on the demolition and construction of our homes in Woodhaven and South Jamaica, Queens.

And all this was an outgrowth of the fact that the family of Ridgewood's former CEO, William A. McKenna, were long-time Habitat volunteers. After McKenna and current Chairman, William McGarry, volunteered in the construction of Habitat's 100,000th home in Harlem in 2000, the bank made its long-term commitment to Habitat-NYC.

As our family partners and supporters dedicated the South Jamaica homes in March 2006, McGarry said "it was an honor and a privilege to be part of such an endeavor."

Ridgewood Savings Bank, the largest mutual savings bank in New York State with 36 branches in seven counties, believes in being proactive in reinvesting in the communities it serves. The uniqueness and effectiveness of Habitat-NYC has led to a mutually beneficial relationship.



William McGarry, Chairman of Ridgewood Savings Bank, (far right) celebrated with the St. Louis family as they received the keys to their new Habitat-NYC home in Jamaica Queens in 2006. Photo by Anthony Collins.

Habitat-NYC Loan Rangers

The rent's due, medical bills are piling up, the kids need shoes. For Bronx resident Jordan G., his income tax return was the light at the end of this dark budget tunnel.

That's why Jordan turned to a tax preparation service that promised "instant cash" based on his anticipated return. He was not told that the "instant cash" he got actually was a bank loan—at a rate that equaled 700 percent APR.

Each year, predatory lenders swindle millions of dollars of hard-earned cash from low-income New Yorkers—people like our Habitat-NYC homeowners and residents of the communities we serve.

"Too many low-income families fall prey to these deceptive loan practices, which are taking money out of the pockets of low-income families that should go to mortgages, rents, or groceries and instead go toward inflated interest payments," said Paige Bellenbaum, Director of Advocacy.

To help curb these practices, Habitat-NYC invited volunteers to join our new Loan Rangers Public Awareness Campaign, which alerts New Yorkers to predatory lending schemes and better alternatives.

With their faithful advocacy companions, our daring and resourceful Loan Rangers began the fight in February, when 50 volunteers disseminated 10,000 educational flyers on deceptive tax-return loans and took information back to their work places, congregations and communities.

Next, Loan Rangers will target rent-to-own schemes, deceptive credit card practices and auto-financing scams. Learn more about this initiative at: www.habitatnyc.org.

Brokers Give Gifts to Habitat-NYC In Honor of Their Homebuyers

Mara Flash Blum's life is all about bringing people together with the homes of their dreams.

A Senior VP at Sotheby's International Realty, Blum typically works with well-heeled clients looking for gorgeous homes in New York City's luxury real estate market.

But she is equally concerned about New York families and individuals who are scraping by on the other extreme of the economic strata. To help them obtain decent housing, Blum brings her tireless energy to Brokers Build, an initiative by real estate brokers to raise funds and support for Habitat-NYC. Since the initiative began a year ago, brokers have raised about \$120,000 for our Atlantic Avenue complex.

Blum has found a unique way to contribute to Brokers

Build—and she hopes other brokers will follow suit.

"In the past, when I had a closing, I'd give my clients a small celebration gift—a bottle of champagne, a lovely vase of flowers," she explains. "Now, I give a gift to Habitat-NYC in honor of my clients."

Blum's new homeowners are overjoyed to share their happiness with less fortunate New

Yorkers, and she gets rave reviews for her efforts. "It's a wonderful thing—how could you not be positive about this honor," she says.

Blum is urging her fellow brokers to make donations in honor of their clients. She sends a short handwritten

note to tell them about the gift. Habitat-NYC also will send a greeting card to the honorees if brokers fill out the "in honor of" form in the donation section of our website, www.habitatnyc.org.



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Hedge Funders Build Homes

Leaders from New York City's alternative investment community joined Habitat-NYC at Atlantic Avenue recently to help build homes. They also raised \$20,000 to help fund construction costs. Pictured here are (top) Family Partner Yu Yan Cheng and Don Murphy; (middle) Melissa and Rob Burch; (bottom) AmeriCorps Annie Ledbury and Stuart Feffer

Family Partners Shing Hiu and Yu Yan Chang Cheng Family Seeks a Better Home

How small is the Cheng family's apartment? So small that its two tiny "bedrooms" are too little to accommodate a single bed!

That's one reason why Habitat-NYC family partner Shing Hiu Cheng looks forward to moving from the family's costly, overcrowded Chinatown apartment into a larger condo at our Atlantic Avenue complex.

Shing Hiu, 24, and his sister Yu Yan, 21, worked alongside leaders of the city hedge fund industry (see photos at left) recently to frame the walls of their future home. Currently, Shing Hiu and Yu Yan have to bunk in the living room, he says, simply because they can't fit a bed into the space their landlord calls a "bedroom."

Shing Hiu, a computer technician, will be moving with his sister and their mother to a three-bedroom Habitat home.



Family partner Yu Yan Cheng, above, building with hedge fund leaders.

Beatrice Logan Finds Joy in 'Giving Back'

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Habitat-NYC, and they look forward to moving to a place that will be safe, decent, affordable—and their own.

So bold and numerous are the mice in Beatrice Logan's current apartment that she can almost hear them asking each other, "What's *she* doing here?"

Beatrice and Charles are excited by the knowledge that they will soon bid adieu to the mice colony, but it's not just the mice. Beatrice's rent seems to be multiplying as fast as the rodents, and she dreads the day when her earnings as a nursing aide no longer meet the cost of housing.

"The rent just keeps going up, up, up," she mourns.

"I never dreamed I'd be able to own a

home," Beatrice says. When she learned that Habitat-NYC had approved her application, "I felt out-of-this-world. I am so grateful. Now I will have a home that I can call my own. I am so proud."

Charles is especially happy at the prospect of finally being able to move out of the living room and into a bedroom of his own. "He keeps saying, 'I can't wait! I can't wait,'" Beatrice relates.

Habitat-NYC is a perfect match for this effervescent woman who describes herself as "a giving kind of person."

Beatrice is a native of Liberia, where she has a large and close-knit extended family.

Even though her own resources are limited, she always puts aside money to send back home. Sometimes she comes to work early—and off the clock—to give her co-workers an hour or so of help.

On her own time, she makes home-cooked meals and delivers them to her elderly neighbors. "From the time I was a child, I loved old people. Many of them have nobody to talk to, and they are so lonely. Sometimes I just sit and talk with them," Beatrice says.

"One of the greatest joys in my life is giving. It makes me feel so good to help other people."

'I felt out-of-this-world. I am so grateful. Now I will have a home that I can call my own.'

-Beatrice Logan

Family Partner and Students Advocate in Albany



'I learned to work hard and I learned that hard work pays off.'

*--Regina Graham
Family Partner*



Students from Vassar College and Syracuse University joined New York State legislators and Habitat affiliates and homeowners recently to build Habitat homes on the plaza in front of the Capitol. As part of the second annual Advocacy in Albany week, students spent their spring breaks building an affordable home and learning how to advocate for better government housing policy.

Pictured above left, Habitat-NYC homeowner Regina Graham spoke at a legislative breakfast, underscoring the transformative influence of a Habitat home for her family; above right, a student hammered nails into the wooden frame of a Habitat home; below right, on the plaza in front of the Capitol, Habitat-NYS's tent stood for a week and was filled with people building two homes for low-income residences of Syracuse, New York.

Staten Island Girl Scouts Build Construction Skills

Staten Island Girl Scouts are prepared . . . to become the home-builders of tomorrow.

More than 75 junior and senior high school Girl Scouts spent a recent Sunday learning how to hammer nails and use measuring tapes and screwdrivers, gaining knowledge about non-traditional careers for women in the building industry and discovering Habitat-NYC's work in New York City.



Jose and Julia Fred and their three children, Habitat-NYC family partners who currently are building their Atlantic Avenue home, told Girl Scouts about the shortage of affordable homes in New York City and the joy of working towards a Habitat home. Jose is a police dispatcher, and

he is looking forward to moving the family from their public housing apartment into a home of their own.

In addition to learning about homes and Habitat, Girl Scouts painted picture frames and filled welcoming gift baskets for family partners.

As she applied paint to a frame, Kathleen Courtien, 15, said: "Knowing that this will go into a family's home makes it feel important."

The young women said they'd welcome building a partnership with Habitat-NYC when we begin creating new affordable homes on Staten Island.

"I came today to learn more about building homes for those who need them," said Mary Caiazzo, 15, who quickly fine-tuned her construction skills. "I can use what I learned to help my dad out around the house."



Habitat families will be welcomed to their future homes with cheerful picture frames decorated by Staten Island Girl Scouts. More than 75 junior and senior high school Girl Scouts learned about Habitat-NYC, the city's housing crisis and non-traditional construction careers for women.