



Habitat for Humanity of Defiance County

December 2007

Merry Christmas & Happy New Year!

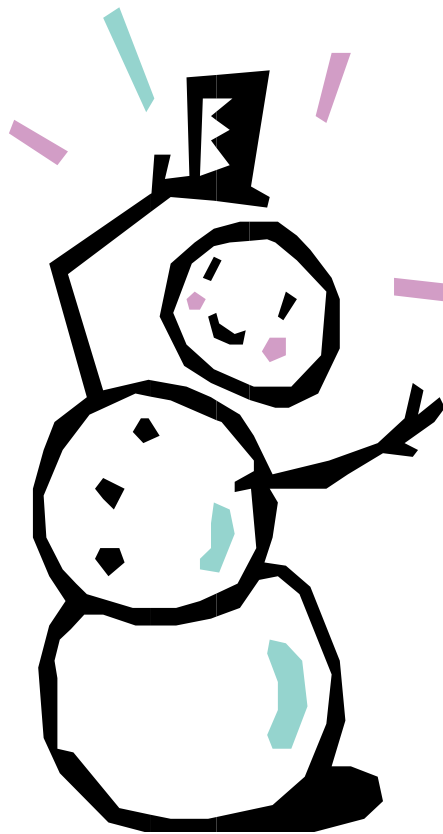
Habitat for Humanity International is a Christian based ministry that was founded by Millard and Linda Fuller in 1976.

Our Defiance affiliate is currently working on the construction of it's 11th home. The average cost to build a home is about \$55,000 depending on the design and contributions.

In order to keep up the good work in Defiance county monetary donations are much needed and very appreciated. Your tax deductible donation will help to provide a safe, decent, and affordable home to a qualifying family.

If you'd like to make a donation, you are welcome to use the envelope enclosed in this newsletter. Your support is very important in Habitat for Humanity's continued efforts.

May you have a blessed Christmas Season!



Hats off to our contributors!

WINTER BLUES:

The holidays are here! A time of good will and joy for many but not for all. The Holiday Blues are discussed inside this news letter. Certified Counselor Jackie Whitman shares tips on how you can make it easier to cope with the holidays!

Many THANKS to our devoted board members!

- Caren Bauer-President
- Leslie King-Vice Pres
- Calvin Bergman-Secretary
- Penny Battershell-Treas.
- Katherine Riley
- Carol Hull
- Charlie Jewell
- Ray Dericotte
- Roy Rodney
- Tom Steemsma

Family makes a house a home

Heather Salinas and her daughter Zariya is one of Habitat's newest Partner Families. Heather is a manager at Taco Bell. Zariya is 2 years old.

Construction was started on their new home in August of this year. The house is located at 1035 Madison. Drywall will be completed soon. Then comes the painting and trim work. We're hoping Heather and Zariya will be able to move in shortly after the first of the year! If you'd like to help with the finish work at this home, please give us a call at 784-1075.

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The Holiday Blues, Why do I feel this way when everyone else seems to be happy?

The Holiday season can be depressing for those who have lost a loved one. For those facing the first Christmas without a loved one, it can be difficult. For many people the holiday season is a time that will inevitably trigger memories of holiday seasons' past, or the season that will never be. It is important to recognize it is not abnormal to feel sad or depressed during the holiday season. There is no right or wrong way to deal with certain occasions or anniversaries. The following is a list of suggestions to help you cope with the "Holiday Blues".

Time does restore to us our quiet joy in the spiritual presence of those we love, so that we learn to remember without pain, and to speak without choking up with tears.

-It's ok to cry

-Call, visit, write, e-mail a long lost friend, someone who is house bound or an elderly relative

-Find time/make time for yourself. If possible do something self-indulgent, a massage, a new hair cut or even just a bubble bath.

-Get plenty of sleep and exercise.

-Spend time with people who care about you, who are nurturing & supportive.

-Try to limit the amount of time spent with people that drive you crazy!

-Realize that each holiday, birthday, or anniversary is only one day. Take them one occasion at a time.



Supplies for Habitat for Humanity

Every year building supplies such as new doors, cabinets, tubs, vanities, nails and chalking are in very high demand.

If your organization could be so kind to just donate some of the items that are needed to make a house a home you could make a world of differ-

ence.

According to Defiance county Habitat for Humanity President

Caren Bauer, "Every little bit helps Habitat further our mission to make affordable housing available to qualifying families in

our community. We are talking about families who are in need

of better living conditions."

Please call Defiance county Habitat if you would like to make a donation. We will be happy to pick it up!!

There is nothing more satisfying than to see how your volunteer labor, monetary donation, or building supplies donation can make a difference in one family's life. **Thank you for making a difference!**

"....Our mission is to make affordable housing available to all people of this community..." Caren Bauer

Your tax deductible gift can help buy:

- \$10-box of nails
- \$35-shingles
- \$75-window
- \$100-kitchen sink
- \$500-exterior siding
- \$1000-wall board
- \$2000-flooring

Did you know????

- the Family Selection Committee works with new applicants to make sure they meet criteria to be a Partner Family.
- Partner Families become homeowners, they do not rent from Habitat and they do not have a house given to them.
- Partner Families make a monthly mortgage payment to Habitat.
- Partner families are required to have an escrow account to pay taxes and insurance

We need you! Please volunteer, we have many board and committee positions that need filled.





How do I apply for a Habitat Home?

Habitat for Humanity is always looking for new families to apply for the program. If you or a friend of yours are in need of a new home, simply call our office. Phone numbers and hours of operation are listed below. Volunteers are happy to send you an application.

You can also visit our office during regular business hours and personally pick up an application. We are conveniently

located right across from Johns-Manville at 511 Perry Street in Defiance.

OFFICE HOURS:

MON-THUR. 8:30 AM-to- 4:30 PM

FRI. 8:30 AM- NOON.

419-784-1075 or 800-310-1075.



Defiance County
Habitat
for Humanity®

MYTH: Habitat gives houses to poor people.

TRUTH: Houses are not given to anyone. HTH builds homes for families in need and then sells them to the Partner via a no interest loan. Because houses are built principally by volunteers, the actual cost of the home is lowered thus allowing for a more affordable mortgage payment. Families are required to invest 250 to 500 hours of sweat equity into their home & participate in homebuyer education classes.

Jennifer, James & Jaycee

RECENT DEDICATION

HFH of Defiance County is pleased to introduce our newest Partner Family! On Sunday, December 9th a dedication was held at 656 Martin Street, Defiance. Jennifer Seele is the very proud homeowner! As a single mom, Jennifer was only required to complete 250 hours of sweat equity, she and family members devoted nearly 300 hours. Jennifer and her two children, James and Jaycee, will be spending Christmas in their new home! Penny Boyce has been assigned as Jennifer's advocate. Every Partner Family is assigned an advocate to offer support before, during and after the build. Jennifer is very appreciative of everyone who had a hand working at her home. She's asked us to extend her heartfelt THANKS to all.

Congratulations Jennifer!



WHO QUALIFIES FOR HABITAT HOUSING— Qualifying Families:

- *must have income between 25% and 75% of Defiance County's median income
- *show proof of hardship with your current living arrangement
- *must live, work, or worship in Defiance County for at least one year.
- *must show the ability to repay a mortgage
- *must agree to meet the requirements of a Habitat for Humanity Partner Family



Always be willing to help others—you may need their help someday!



511 Perry Street
Defiance, OH 43512

Phone: 419-784-1075
Toll free: 800-310-1075

We're on the web!
Habitatdefco.org

Thanks to all that support Habitat's efforts!

At this season of giving it is very important to thank those that give. While it is impossible to list everyone, each newsletter will mention generous, supporting businesses and individuals. Thanks for caring!

- Toledo Edison/First Energy is a huge donor to our Defiance County affiliate. To date, the corporation has funded up to 75% of four area homes.
- Fitzenrider Plumbing & Heating has graciously offered its services in the labor and materials for the heating system and some of the plumbing at 1035 Madison
- Bob Geiger of R.G. Electric has volunteered his expertise installing the electric service at 1035 Madison.
- Johns-Manville has donated insulation for all the homes Habitat has built to date. Just this month they made a \$500 donation!
- The Homebuilders Association of NW Ohio is a continued supporter contributing \$1000 a year!
- Genevieve Hornish—our silent partner, has made significant donations to our cause.
- Bonni Ford, our founder, supports our affiliate on a monthly basis.
- Thrivent has matched money raised from fundraisers. There are lots of people who participate in our fundraisers—like the summer golf outing.
- We are lucky to have the support of many area civic organizations.
- And, last but not least, the many, many volunteers that pound the nails that build the homes!
THANKS! THANKS! THANKS!

**Habitat for Humanity—
Offering a hand up
Not a hand out!**

