

# toolbox

FALL 2023

THE NEWSLETTER BY HABITAT FOR HUMANITY OF EASTERN CONNECTICUT



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## Giving Tuesday is every Tuesday



Giving Tuesday is a global movement that inspires hundreds of millions of people to give, collaborate, and celebrate generosity.  
How cool is that?

We encourage creativity in giving – how many ways can you give selflessly to your neighbors, community, and the organizations you support?

We hope that Habitat inspires you to live generously.



## Affordable Homeownership = Brighter Futures

The holiday season is a time of reflection, celebration, and gratitude. Thanks to the hard work and kindness of our volunteers and community partners, seven new partner families will be home for the holidays this year. We are growing as a Habitat affiliate, and our community will be stronger because of the contributions those households will make in the coming years. We are thankful for our new families, and the hands and hearts that helped them along the way.

We are also mindful of the folks that still need us. 39% of Connecticut's households live just above, at, or below the poverty line, and can't afford necessities. In New London, where the median rent for a 2-bedroom rental is \$1,600/month, that percentage jumps to 56%. Even if a family scrapes enough together for rent, there's not enough supply; as of this month, only 26 units are listed in the New London rental market.

Finding a rental doesn't ensure long-term security. Rental rates have increased over 6% this year, almost \$100/month. There's nothing to prevent continuing rate hikes, nor are there any assurances quality of life within the rental will improve. Along with rising utility costs and inflation, worry and anguish often prevail under the expensive roof.

We believe that affordable homeownership should be a higher priority on the minds and desks of our local, state, and federal governments. Habitat's affordable mortgage program isn't just about lowering the cost of a safe, stable place to live. With a lower monthly payment at a fixed rate, households can now budget better, plan, and even save. Out from a rental's grip, families can focus on their health, education, employment, and each other. Affordable homeownership means brighter futures for children and their families.

The seven new homes represent a slight increase over last year, illustrating our goal to welcome more families to the program each year. There's still so much to be done, but if we work together to give just as generously to those in need as we give to those we know, we can build more homes, strengthen more communities, and provide more hope to our neighbors in eastern Connecticut.

You can help! If affordable homeownership is to be as familiar a term as affordable housing, it needs to be introduced into headlines, newsreels, and conversations. If you're reading an article or having a discussion, try replacing "housing" with "homeownership", and think of the families that no longer sacrifice food or fuel for their next mortgage payment.

Thank you for your role in building a brighter and better future.

Sarah Lufler, Executive Director



Help Habitat make the #CostOfHome something we all can afford.

In Connecticut,

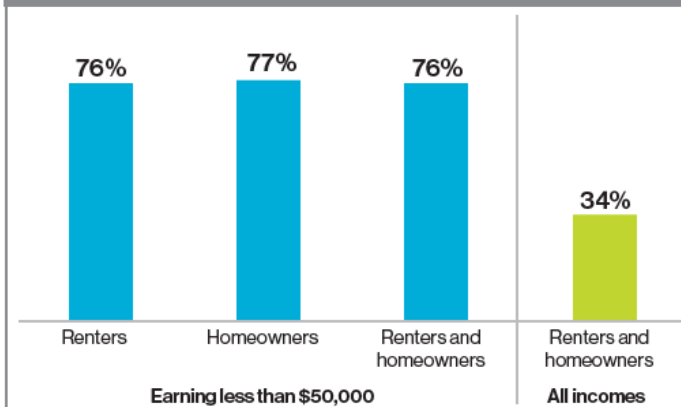


# 1 IN 6 HOUSEHOLDS

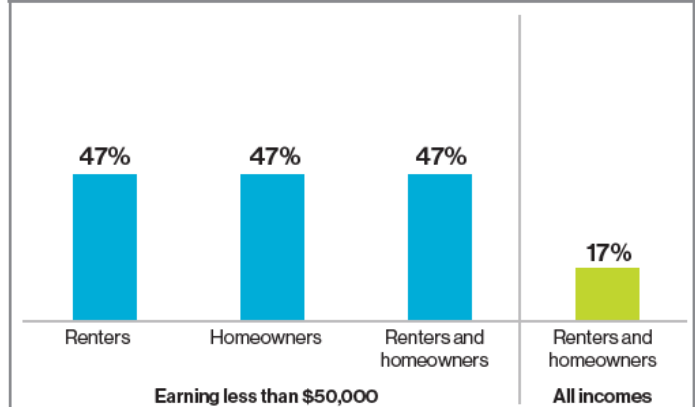
spend more than half of their income on housing.

Lower-income households are especially likely to have unaffordable housing costs, requiring more than 30% of their income. This includes many facing severe cost burdens, requiring more than 50% of their income.

Share of households paying over 30% of their income on housing<sup>1</sup>



Share of households paying over 50% of their income on housing<sup>1</sup>



The income needed to afford rent exceeds that of many workers.

**\$27.80/hour (\$57,820 per year)<sup>2</sup>**

Wage needed to afford fair market rent for a two-bedroom home in Connecticut, working 40 hours per week.

Minimum wage: \$14.00/hour<sup>2</sup>

Increasingly, renters can't afford the typical home price.

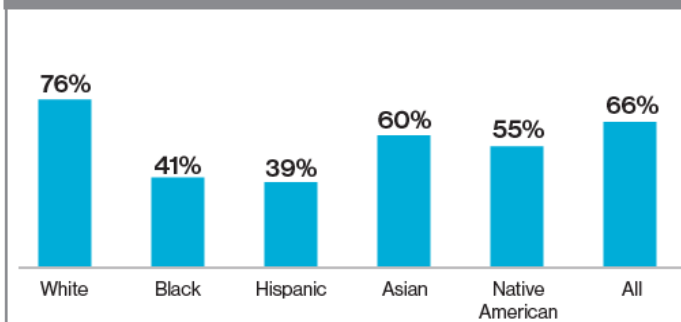
**\$79,914 per year<sup>3</sup>**

Income needed to purchase a median-priced home in Connecticut.

Median income of renters in Connecticut: \$44,000<sup>4</sup>

The underproduction of housing and the shortage of entry-level homes are driving up unaffordability and impeding efforts to close racial and ethnic gaps in homeownership.

Homeownership rates by race/ethnicity<sup>5</sup>



Shortage of homes relative to demand in Connecticut<sup>6</sup>

**-20,021**  
(rental and for sale)

Percentage of homes that were entry-level homes in Connecticut in 2019<sup>7</sup>

**10%**  
(down from 39% in 1980)

## Advocating for Habitat

It's easy to support the mission-driven work that we do on behalf of low-income families. Certainly donating your time, talent, and treasure are great ways to get started. But, did you know you can do more?

Simply sharing our social media posts, talking to your circle of influence about the realities of the needs of local families helps bring the topic to the forefront. Conversations lead to action, even when the actions are small. They say that all big actions are created by millions of small actions.

Nearly 1 in 6 households in the U.S. pay half or more of their income on a place to live, an issue only heightened by the COVID-19 pandemic. While many are paying high rent, they are often living in sub-standard conditions. So not only are they paying more than they can afford, they are living in unsafe, unhealthy spaces.

Through our interactive *Cost of Home* experience, you can walk through the decisions a household has to make as they work to cover high rent and all the other costs. If it were you, what decisions would you make?



Click the image to play *Cost of Home*

Service to others  
is a core American  
value.

Volunteer today.

[habitatect.org](http://habitatect.org)





## Where Are They Now?

### Amna and Ezairig Homeowner Partner Family December 2020

Amna and Ezairig left their native Sudan for the safety of Egypt when they started their family. With exhausted resources and a changing political climate, they decided to leave Egypt and began the three-year process of entering the United States as refugees. They arrived in New York City in July 2016 with their two oldest children. With the help of the non-profit organization Start Fresh, they settled into an apartment in New London. Learning about the Habitat program gave them the access to homeownership that they needed for their growing family.

Since the family of 7 moved in a few years ago, then they frequently attend other Habitat home dedications, and help with sweat equity for friends and their families, whom they have recruited for the program. Their family has grown and they are thriving.

Their oldest daughter, Enna (20), is a student at UCONN after attending the Science and Technology School in New London. Both Sadeya (17) and Zobaida (15) are at Norwich Free Academy, which is not far from their home. Ali (11) goes to Teachers Memorial Middle School and is doing well in school, as are all of his siblings. Amna works at the New London Day Nursery, a program of the Child and Family Agency of southeast Connecticut, which their youngest child, Amir (3), also attends.

Amna says she loves everything about their new home, but especially important is having enough space for the children to do their homework, and a backyard where they play in a safe environment. The financial classes helped prepare them for homeownership, which is a big adjustment from years of renting substandard apartments.

They have certainly come a long way from the unmaintained, bug-infested one-bedroom apartment in Egypt where the only heat source was an old portable electric heater. Their family is faith in action, trusting that a better life was possible.

“Because of this house we feel settled, comfortable and safe. We have friends next door and in Greenville. We have a better life,” says Amna.

Habitat for Humanity of Eastern Connecticut, incorporated in 1987, has built or refurbished 107 homes in our 36 year history, to date. Follow the stories of our families in our newsletters and on Facebook, Instagram, and LinkedIn.



**all experience  
levels welcome,  
we'll train you!**

# SEEKING VOLUNTEERS

**Because of the help of people like you, whole neighborhoods transform and our Habitat families achieve the strength, stability, and independence they need to build a better life.**

**Learn more about what it takes to become a volunteer on our website.**

 **Habitat for Humanity**<sup>®</sup>  
of Eastern Connecticut



## 2023 Habitat Heroes Awards

At the recent inaugural Habitat Heroes Awards dinner we celebrated our loyal volunteers and community partners, whom we rely on every day to help us fight against poverty housing.

Over the past year, more than 600 volunteers have worked almost 15,000 hours at our construction sites, in the two ReStore locations, on our committees or board, and in our administrative office. The evening illustrated how each hour of time brings us closer to realizing a world where everyone has a decent place to live.

In the room were community partners, non-profit leaders, professionals, local business owners, and individual volunteers - or, as we like to call them, Habitat Heroes. Together, we celebrated the achievement of those 15,000 hours, refreshed our souls, and reinvigorated our minds to focus on how we can best serve our mission in the upcoming year. We even had some fun with the hero capes that were draped on every chair to signify the impact each person in the room has had on our affiliate.

Thank you for the efforts, time, and partnership that has been gifted to us over the past year. Our heroes represent the opportunity families have been searching for, and together we are building homes, communities, and hope throughout eastern Connecticut. That is definitely something worth celebrating, and we can't wait to do it again next year!

### A special THANK YOU to our Habitat Heroes sponsors:

Centreville Bank      Berkshire Bank  
Eastern CT Savings Bank  
Norwich Public Utilities  
Norwich Lumber  
M&T Bank      US Foods  
Riverhead Building Supply  
Colliers      Secor Subaru      Viking Supply



**"For a community to be whole and healthy, it must be based on people's love and concern for each other."**

*- Millard Fuller, founder of Habitat*



## Bette L. Mahon Award

Deb Hartley believes safe, affordable housing is a human right. In 2014, after retiring from a career in social services and senior housing, Deb Hartley walked in to Habitat and asked, “How can I help?”

Since then, Deb has worked consistently and tenaciously to make sure that whatever needs to get done at Habitat, gets done. She has served on and led the Events Committee and the Homeowner Selection Committee. She donates toolkits to new Habitat homeowners, brings food and drinks to build sites, staffs the Habitat table at community events, and recruits new volunteers to serve.

Deb is also a passionate advocate for Habitat homeowners. During a staffing transition period, she stepped in to ensure the Homeownership Program kept running, then trained the new staff when they were hired. In Deb’s words, “I really enjoy meeting potential homeowners and seeing them through the whole process, from when they first apply to when they get handed the keys to their home. I love seeing it come to a wonderful finish for them.”

Deb is a proud resident of Norwich, CT, where she lives with her husband, Al, and also volunteers with other local organizations.

## About the Mahon Award

*Pictured at left Deb Hartley, 2023 recipient, and Mahon*

Originated in 2003, the Bette L. Mahon Award for Extraordinary Service honors the significant contributions of Bette L. Mahon, who gives tirelessly of her talent, heart, and spirit to the Eastern Connecticut affiliate and its partner families. Mahon was a founding board member of the Southeastern Connecticut affiliate, and has served our organization since its inception in 1987. Bette has exemplified the meaning of giving one’s all unconditionally in her three decades of service to Habitat and has been presiding over this award for the past 20 years.

“For a community to be whole and healthy, it must be based on people’s love and concern for each other.”

- Millard Fuller, founder of Habitat

# got land?

donate property to Habitat

Habitat for Humanity is a nonprofit organization whose mission is to help families build a place to call home. We believe affordable home ownership plays a critical role in strong and stable communities.

When property is donated to Habitat, it allows us to be better financial stewards, directly serving our homeowners and communities.



# got stuff?

donate to your local ReStore

Habitat for Humanity ReStores are nonprofit home improvement stores and donation centers that sell building materials, appliances, new and gently used furniture, and home accessories at a fraction of the retail price.

By donating gently used furniture and overstock construction materials, you're helping us build more homes for local families.



**be a catalyst for universal generosity and equity**

[habitatect.org/support](https://habitatect.org/support)  
[habitatect.org/restore](https://habitatect.org/restore)



[executive@habitatect.org](mailto:executive@habitatect.org)  
860-442-7890 ext. 205



learn more about our homeownership program.

We build strength, stability and self-reliance through shelter one homeowner at a time.

[habitatect.org](http://habitatect.org)



**Habitat  
for Humanity**<sup>®</sup>  
of Eastern Connecticut



**Habitat for Humanity**<sup>®</sup>

**ReStore**

[habitatect.org/restore](http://habitatect.org/restore)



gift cards are now available

## Habitat Honors a Life of Service



“We grieve the loss of Mrs. Carter and our prayers are with President Carter and their family. Mrs. Carter has helped change the lives of thousands of homeowners, empowered countless women and inspired millions of people. Over the years, she has blessed us with her compassion for serving others and commitment to improving housing conditions,” said Jonathan Reckford, CEO, Habitat for Humanity International. “The Carters lent a hand to Habitat for Humanity as a young, fledging organization and created global awareness of our work and of our mission.”

After leaving the White House, the Carters planned for meaningful ways to continue their commitment to social justice and basic human rights. Their first volunteer experience with Habitat for Humanity was in March 1984 near their home in Americus, Georgia, where Habitat for Humanity was founded. Later that same year, the Carters joined Habitat volunteers in New York City’s Lower East Side to renovate an abandoned building in partnership with families in need of affordable housing. That marked Habitat for Humanity’s first Jimmy Carter Work Project, which was later renamed to the Jimmy & Rosalynn Carter Work Project. Since then, President and Mrs. Carter have worked with more than 104,000 volunteers across the U.S. and in 14 countries to build, renovate and repair 4,390 Habitat homes. Since its founding in 1976, Habitat has served more than 46 million people around the world.

In 2016, Habitat named President and Mrs. Carter as the inaugural Habitat Humanitarians for their extraordinary dedication to service in alignment with Habitat’s vision of a world where everyone has a decent place to live. “We are grateful for the incredible impact she and President Carter have had on Habitat and on the families who have benefited from their shining example,” said Reckford.

## Transforming Communities, Changing Lives: Our Strategic Direction for 2023-2028

At the Affiliate Conference in Atlanta in 2022, Habitat International's leaders and representatives from more than 2,000 affiliates around the world gathered for education, inspiration, and fellowship. Mr. Reckford implored us to keep Habitat's mission and vision at the forefront of our plans to do more, fix more, build more. We were challenged to think about what else we are capable of, to accelerate our impact and materially boost Habitat's delivery of its mission to mitigate the housing deficit.

With our vision and mission to support us, and the following principles to guide us, our latest strategic plan represents what we feel success looks like in 2023. Read the entire document on our website: [habitatect.org/about-us/](https://habitatect.org/about-us/)

*“As a result of raising our profile after the natural disasters and the hard work of many people around the world, Habitat had grown so large that the need for more effective systems had become abundantly clear. As we listened to affiliates, national organization, donors and other stakeholders, their message was consistent: We love the locally led, grassroots Christian movement of Habitat, but we also want things to work better.”*

*-Jonathan Reckford, CEO Habitat for Humanity International*

### Veterans Build RED Fridays

Providing veterans the opportunity to serve their community and build with us.

In partnership with Habitat International, we invite all veterans and active duty service members, first responders, and their families to build with us each month on **RED Friday**.

Contact us for more information and to join forces with Habitat:  
[engage@habitatect.org](mailto:engage@habitatect.org)



There is a critical need for safe, decent and affordable housing nationwide. Habitat for Humanity has been working to help serve local housing needs in eastern Connecticut since 1987, serving New London and Windham Counties, and six towns in southeast Tolland County.

Together we can influence systemic change by advocating for fair housing laws, affordable mortgages, equity and housing as a human right. Thank you for supporting Habitat. Volunteers are always needed on our build sites, our two ReStore locations in Waterford and Plainfield as well as our office in New London. No experience necessary, we'll train you!

Donations of furniture, appliances and building materials allow our ReStores to generate resale funds that directly help to build Habitat homes. Your financial support sustains our mission and our ability to partner with more local families and establish safe, healthy homes and stronger communities.

Consider how you can get involved today!



## Help Unlock the Door for a Local Family This Year

By donating to Habitat you can directly affect the lives of a local family. Your commitment to a monthly donation goes even further, allowing us to continue building more homes, increase our impact, and align our strategic vision with financial stability.

Being a good steward of your donations is one of our tenets, having received the 4-star award from Charity Navigator each year since 2016.

**Make your donation count today.**



**Building strength, stability and self-reliance through shelter, one family and one home at a time.**



# Carpenter's Club

There are three easy ways to set up your monthly recurring donation.

Visit our website:  
[habitatect.org/donate-today](https://habitatect.org/donate-today)

You can scan the QR code and go to our website:



Go directly to PayPal and set up your recurring donation there.



Questions?  
860-442-7890, ext. 204

