



# Habitat Happenings

October 2020  
Volume 2, Issue 4

## Let the Build Begin

We have broke ground at 513 14<sup>th</sup> Street in Port Huron! Materials have been ordered, and schedules are being put into place. We are hoping to have key and core volunteers on site by the 3<sup>rd</sup> week of October. We will not be taking large groups of volunteers until the mandates of the pandemic have been lifted. We will however be able to accommodate individuals and small groups, when scheduled accordingly. If you have a larger group that wishes to build with us, we will try to schedule you when things have progressed or perhaps we can split your group into two half days. Our future homeowner, Brittany and her boys, are very excited to start the process of the new home being built. Brittany has been in the program, helping to build others homes before hers, working in the ReStore, doing office work and even cutting the grass this summer at the site of her future home. As many of you know, part of our program is sweat equity hours that are required for a family to accomplish during their time in our program prior to mortgaging a home with us. This helps to ensure a full partnership between the homeowner and the mission of Habitat for Humanity. We have always been a hand up not a handout organization, helping families to help themselves, while also helping others. We are proud to have Brittany and her boys be a part of the Blue Water Habitat program and family.

### Inside this issue

Rock the Block .....	2
30th Anniversary .....	2
Cost of Home .....	3
ReStore .....	4



## Calling All Updates



Rock the Block was a huge success! Even with the demands of the safety restrictions of COVID-19, Blue Water Habitat for Humanity, Rocked several Blocks this past August. We were able to put social distancing and safety protocols in place to keep 100 volunteers and staff safe while they Rocked the North and South Blvd area. Many families were served that day, beautifying and doing repairs in that neighborhood. Partnering with the Blue Water Area Chamber of Commerce and the City of Port Huron Parks and

Recreation, the event also helped to added new equipment and a facelift to the James C. Acheson Playground. Thank you to all of our sponsors and especially the James C. Acheson Foundation for making it all possible. Thank you to all the volunteers and our staff for the countless hours it takes to make this annual event work so well. We look forward to Rock the Block 2021, next June.



Before



After



Before



After



Our 30<sup>th</sup> Anniversary Celebration was a wonderful time with our online auction and our Habithon televised talk show with EBWTV and RESA. The fund raising and historical advocacy program included guests from our local area and across the state. Our Board President and Blue Water Area Chamber CEO, Thelma Castillo, had intriguing conversations with Blue Water Habitat for Humanity's CEO Ernest Werth-Toward, on the past 30 years and

the strength of the partnerships they have navigated together. Thelma was also awarded the Volunteer of the Year Award; she will also be recognized at the state level on October 26th, at the Affiliates in Motion Virtual Conference. Other guests included Nancy Winzer, Director of Parks and Recreation, City of Port Huron, discussing the great partnerships with Habitat for nationally recognized Sprout City and the Rock the Block Events. Sandra Pearson, CEO of Habit for Humanity of Michigan, joined Ernest for a segment, discussing the efforts on the part of the state and Blue Water Habitat's influence in shaping the state as a whole. Sandra's husband Rob Pearson also joined us with his talented vocal performances. You can still view the show on our Facebook page or EBWTV Facebook page. Thank you to all who donated, volunteered and participated.



## Cost of home Advocacy Campaign: Access to credit

Credit is difficult, if not impossible, for many households to access, especially lower-income applicants and households of color. Communities of color have a long history of systematic, government-sanctioned exclusion from lending and are more likely to be targets of predatory credit today. One of the many consequences of this history is that Black households have less wealth and less access to intergenerational support for a down payment. Also, prospective homeowners of all backgrounds face tighter credit standards and higher borrowing costs in the aftermath of the COVID-19 pandemic. The Cost of Home campaign will support advocacy for policies that increase and broaden access to safe and sound credit for underserved populations and communities, and that help close the homeownership gap for Black households and other communities of color.

**Strengthen housing finance systems.** Strengthen federal and state housing finance systems that encourage participation of private capital and ensure broad, reliable and equitable access to single-family and multifamily financing, including financial support for the production and preservation of affordable housing.

**Expand asset development and housing counseling.** Expand funding for down payment assistance programs to ensure low-wealth renters can access and afford homeownership in a wide variety of markets. Additionally, improve program design and outreach to increase participation from underserved populations. Support innovative asset development and savings programs, such as individual development accounts, that put homeownership within reach for lower-income families. Support and increase investment in housing counseling and financial education programs, especially for communities underrepresented in homeownership. Support tax policies that increase the accessibility and affordability of homeownership for low-income and low-wealth households.

**Promote fair lending and consumer protections.** Support housing and consumer lending policies that protect consumers from discriminatory practices and high-cost, predatory loan products that put housing security and access to safe credit at risk. Ensure that financial institutions help meet the credit needs of borrowers in all segments of their communities, especially underserved markets, through such means as strengthening the Community Reinvestment Act.

**Facilitate access to safe, affordable credit, especially for homeowners and renters facing hardship.** Increase resources for housing counseling and affordable loan restructuring for lower-income homeowners facing default or foreclosure. Increase access to safe, affordable alternatives to predatory, short-term loans.

**Update credit scoring and underwriting standards.** Responsibly update the credit scoring system and overly restrictive underwriting standards to broadly serve homeownership-ready borrowers.

**\$17.25/hour or  
\$35,874 annually**

Wage required to afford fair market rent for a two-bedroom apartment in Michigan (\$897), working 40 hours per week.

*(State minimum wage: \$9.45/hour or \$19,656 annually)*



We are continuing to stay up to date on safety guidelines and following COVID-19 protocols. Please remember to keep social distancing, wash your hands frequently and wear a face mask/cover.

We have returned to our normal pick ups inside the home, per donor discretion, at the main house entry level.



Our reclaimed wood products are regularly being updated, be sure to stop in to find what you need. Featuring Tervol's Wood Products and Raven Farm Recycled Woodworks.



**WE ALWAYS ACCEPT DONATIONS!**  
**Call 810.364.6919 FOR PICKUP!**  
 3524 Pine Grove Ave. Port Huron  
 Mon-Sat 9am-5pm



# Donate. Shop. Volunteer.

Please accept the enclosed gift of: \_\_\_\_\_  
*Checks may be made payable to BWHFH*

I wish to remain anonymous

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Please bill my credit card (circle one)

Visa    
  MasterCard    
  Discover    
  American Express

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_ CCV: \_\_\_\_\_



Gifts can be mailed to:  
 BWHFH  
 PO Box 610367  
 Port Huron, MI 48061-0367