

Habitat Happenings



Meet Miguel and Maria

We are happy to introduce to you the Galarza Family. Miguel and Maria Galarza are the newest addition to the Blue Water Habitat for Humanity future homebuyers. The Galarza’s have been Michigan residents for a number of years and were first a part of our community beginning in 1987. Their journey to their future Habitat Home started in the country of Puerto Rico.

This wonderful couple brings an abundance of Hispanic culture and customs. They are blessed to have many family members in the Port Huron area, including their three adult children, six grandchildren, and several brothers and sisters. One of Miguel’s sisters is none other than Brunilda (Sonja) Smith, a Habitat homeowner since 2003.

The family will become the new property owners at 924 Howard Street, Port Huron during the calendar year 2019. Their decision to stay in our community was based on family and as Miguel put it “we always ended up coming back to Michigan, so we decided, let’s get a house here.” Now their dream of homeownership is about to come true.....welcome home Miguel and Maria.

“Habitat gives us an opportunity which is very difficult to find: to reach out and work side by side with those who never have had a decent home—but work with them on a completely equal basis. It’s not a big-shot, little-shot relationship. It’s a sense of equality.”—former U.S. President Jimmy Carter

Inside this issue

Project Updates!	2
Answering a Call	2
Why we DO What We Do	3
ReStore Information.....	4
Dontae, Shop, Volunteer	4



Project Updates!



So what's happening at 918 Howard? A LOT ! Construction is going strong and we have dedicated key volunteers showing up every Tuesday and Saturday, (Thank you team). And we have had a great response to teams of volunteers, including: Team Rubicon, IAC Group, Doan Restoration, Community Mental Health, Consumers Powers, and Chemical BankGO

Team Volunteer Sponsors! A thank you to the local companies for lunch donations and St. John's United Church of Christ for their contributions. The Wagar Family is getting geared up for their house dedication on October 13, 2018 and to their fast approaching mortgage signing. It's time to celebrate our families, our volunteers, our donors and our mission!



"Habitat has successfully removed the stigma of charity by substituting it with a sense of partnership."

- Former US President Jimmy Carter

Blue Water Habitat

- BWHFH serves St. Clair and Sanilac Counties.
- Formed in 1990, BWHFH has helped 171 families build or improve a place to call home.
- Each housing project required roughly 2,000 volunteer hours from start to finish to complete.
- Families purchase their homes after contributing more than 300 (500 for two-adult families) hours of sweat equity with BWHFH.
- Affordable mortgages and energy efficiency make homes affordable for our low-income neighbors.

Answering A Call

Blue Water Habitat for Humanity is currently working on build plans and volunteer opportunities for 2018. To learn more about how you, your business or organization can get involved with projects, contact us today at 810-985-9080.

October– January: New home construction on Howard Street, Port Huron

In addition to working on construction projects, volunteers and volunteer groups are invited to participate in hospitality projects, fundraising events and on committees. Additionally, the Habitat for Humanity ReStore in Port Huron utilizes volunteers in a number of ways.

To see a list of volunteer opportunities visit: www.bwhabitat.org



Why We DO What We Do *From the Desk of the Executive Director*

Because of my 30 plus years of philanthropic and volunteer work in the non-profit sector, I'm often asked, "What do you think the main reason is for people to give or volunteer?" Ironically there are a number of reasons, but it all comes down to one basic thing, we all know that somehow, we are all connected. Doesn't matter where your faith lies, something inside of us simply says, "what if that was me, or someone that I love". Our humanity is a gift that enables us to feel, to understand and to find compassion within us. So, we help others because we ourselves long to be helped.

Sometimes we don't even know how to get started, well here's the easy part. Did you know that volunteering 6 to 8 hours a month saves a non-profit approximately \$192 in wages? Take the first step — if you aren't into building, volunteer one day at the ReStore or in the office. For those of you who prefer to give in a monetary way, please keep in mind, all non-profits match dollars. So when you decide to gift \$100 to BWHFH we are matching that to other donor dollars, including foundation and governmental grants. It allows us to stretch budgets; foundation grants almost always require us to show that they are not the only resource. Did you know that you can do a legacy gift without touching any of your portfolio or inheritance for family? Yes, you can easily take out a separate life insurance policy and make BWHFH the beneficiary. For those of you enjoying retirement and have crossed the threshold of having to use and disperse retirement funds, that Required Minimum Distribution (RMD) factor, we are a solid choice and beneficial for both you and the community. Your financial advisor also has tax incentives that will open doors for saving you money and helping us to serve more families. I also encourage you to explore mapping out a giving plan that is designed for your budget; I do this one on one with board members and donors and would love the opportunity to help you help others.

With all of this in mind I want you to know that expressing our gratitude for your help and gifts is important to us. I personally do not take lightly the gift of your time or wealth. I too give of myself and funds not only to this organization but several others in the community. I believe in this organization and I know that we are all connected. Thank you for all you do, for believing in us and for making our community stronger and a better place to live, not just for us but for others.

Every day, more families find themselves in a struggle to keep a decent roof over their heads. Caught in punishing cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable financing, these families live with a constant burden of stress and fear.

Helping families leave that cycle behind is why we build. When a family can create a decent place to live that's affordable, everything can change – and so much change is so desperately needed.

With a little help, Habitat homeowners are able to achieve the strength and self-reliance they need to build better lives for themselves and their families. They are empowered to overcome the barriers that so often stand between their families and better, healthier, more financially stable lives.

Studies conducted by academics and experts draw a straight line between housing quality and the well-being of children. Surveys of Habitat homeowners show improved grades, better financial health, and parents who are more sure that they can meet their family's needs. Wherever we work, we witness tangible evidence that strong and stable homes help build strong and stable communities.

Decent shelter provides the solid foundation for all of this. It's the platform on which a family lives out today's realities and prepares for tomorrow's transformations. Every Habitat house changes lives: those of the families who help build them and pay an affordable mortgage or loan and all those who offer them a hand up in a time of need.



Are you working on a remodel? Stop into the ReStore for all your material needs!



Everything from cabinets and doors to all your finishing touches!



And don't forget about our reclaimed wood products! Featuring Tervol's Wood Products and Raven Farm Recycled Woodworks.

Habitat for Humanity® ReStore



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3524 Pine Grove Ave. Port Huron/ Mon-Sat 9am-5pm

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 Visa MasterCard Discover American Express

Card Number: _____ Expiration Date: _____



Gifts can be mailed to:
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