

Winter '06



News To Come Home To... **Habitat For Humanity** Cape May County, NJ

www.habitatcapemay.org

Voice Mail ~ 609.463.0244



Kathie Steiger, left, of Cape Savings, accepts special Habitat recognition award from Joann Ireland, Habitat Vice President

Cape Savings Bank receives Habitat award

Cape Savings Bank has been presented with a special Habitat appreciation plaque for its wide-ranging support for the Habitat for Humanity Cape May over many years.

Kathie Steiger, left, accepted the award on behalf of the Bank from Joann Ireland, Habitat Vice President.

Cape Savings partnership efforts have included donating a computer and personnel assistance to establish a software database system for Habitat. Cape Savings has provided meeting space for monthly Habitat Board meetings for many years. Cape Savings has also been a key sponsor of Habitat fund raising events on a continual basis.

Steiger, a Loan Officer with Cape Savings, is also this year's newly elected President of Habitat for Humanity Cape May.

She has been supported by bank staffers in many Habitat activities, including planning the annual affiliate dinner held each Spring.

Students Learn & Build with Habitat Cape May

Students at the Cape May County Alternative High School have been participating in work sessions at the Habitat build site on Cochran St. in Whitesboro during the recent months. Ed Lanza reported on the partnership activities during a meeting of the Habitat Board of Directors.

Under the direction of Mr. McCarthy, students have built a closet and cut in an opening for attic stairs. The students have also been helping with the siding of the exterior of the house.

Annual Dinner May 3rd

This year's annual Habitat Dinner will be held Wednesday, May 3, 2006 at Atkinson's Restaurant.

Plans are underway, so watch your mail and the Habitat Cape May Web site for details.

Initial Dinner Information:

- **Date / Time:** May 3, 2006 ~ Social Hr. 5:30-6:30 p.m. ~ Dinner 6:30 p.m. (Buffet Stations)
- **Location:** Atkinson's Restaurant & Tavern, 1010 Route 9 South, Mayville, Cape May Court House, NJ 08210
- **RSVP:** Mary Smith - 609.465.5600 Ext. # 308



Ray Poudrier, center, of OceanView Electric, with assistance from Paul, left and Jeff, right, completed the electrical wiring for the Habitat home site on Cochran Ave. in Whitesboro last Fall.

Habitat for Humanity Cape May County

DN 3020, 4 Moore Road, Cape May Court House, NJ 08210

HABITAT FACT SHEET

Building simple, decent houses with God's people in need

What is Habitat for Humanity?

Habitat for Humanity International (HFHI) is a nonprofit, ecumenical Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscientiousness and action. Habitat invites people from all walks of life to work together in partnership to help build houses with families in need. Habitat has built more than 200,000 houses around the world, providing some 1,000,000 people in more than 3,000 communities with safe, decent, affordable shelter. HFHI was founded in 1976 by Millard Fuller along with his wife Linda.

How does it work?

Through volunteer labor and donations of money and materials, Habitat builds and renovates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans.

The homeowners' monthly mortgage payments go into a revolving Fund for Humanity that is used to build more houses. Habitat carries out its mission at the community level through organized groups that are called affiliates.

Affiliates around the world raise the funds used to construct houses. Some affiliates in developing countries also receive funding grants from Habitat for Humanity International.

All Habitat affiliates are asked to tithe — to give 10 percent of their contributions to fund house building work in other nations.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor — sweat equity — into building their house and the houses of others.

What does a Habitat House cost?

Throughout the world, the cost of housing varies from as little as a few thousand dollars in some developing countries to an average of \$42,250 in the United States.

Habitat houses are affordable for low-income families because there is no profit included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years.

How are partner families selected?

Families in need of decent shelter apply to local Habitat affiliates. The affiliate's family selection committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. Every affiliate follows a nondiscriminatory policy of family selection. Neither race nor religion is a factor in choosing the families who receive Habitat houses.

How can I help?

Get involved! Pray for the work of Habitat for Humanity. Contribute financially to your local affiliate, and/or participate in Habitat fund raising events. Habitat affiliates need people to help build, to serve on committee's and to spread the word about Habitat.

Visit the Habitat Web site below for more information. A wide variety of books, videos and literature are available to help you share Habitat's vision with others.

www.habitat.org

For Cape May Co. Habitat For Humanity
information visit our Web site **www.habitatcapemay.org**

Annual HFH Golf Tournament

Major Sponsors: Sturdy Savings Bank and 1st Bank of Sea Isle City

Gold Sponsor: Cape Savings Bank

Sliver Sponsors: Apex Realty; Seashore ACE; Jersey Cape Realty; NAIFA; Title Company of Jersey and BestNJBeach.biz

Bronze Sponsors: Coldwell Banker Township Realty; John Mead Esq.; Radzieta Funeral Home; Bob & Nancy Wilson; Cape May Winery & Vineyard; Burke Motor Group; Jim Cheney; S.J. Fenwick Associates; John A.

Binder III; John W. Miller; Nate & Patricia Doughty; Henry Obergfell; Grace Energy; Eric D. Gayer Esq.; Robert J. Scully; Prudential, Fox & Roach Realtors; Seaboard Title Agency; Atlantic Medical Imaging Island Pursuit; John A. McCann & Associates; Pier 47 Marina; Parkway Veterinary Hospital; Rick Ogen - Avalon Real Estate; C-View Inn; Ford, Scott, Seidenburg & Kennedy; Stone Harbor Pizza; Circle Pizza; Westside Foods; Academy Real Estate and Lawrence A. Pray, Inc.

Prize Donors / Donations: Wetsuit World; Washington Inn; Delaware River & Bay Authority; W.S. Goff, Inc.; East Lynn Theater Co.; Shoregate Golf Club; Cape May Par 3; Martindale's Inc.; Chris Clemens & Co., Inc.; Carmen Manzoni; The Produce Place; Frank & Mary Pat Junger; Marsden's Electric; Adventure Fishing and Delta Lady



Habitat FH Cape May '05 Golf Tournament

Special Thank You!

Habitat for Humanity Cape May County would like to thank all of our sponsors, all those who donated prizes for our raffle and all of the players in this year's tournament.

A special thanks to Cape May National Golf Club, the HFH-CM Golf Tournament committee and the volunteers who made this year's event such a strong success.

Extraordinary Gift Program

I would like to participate in the Habitat Gifts Program to support housing projects in Cape May County.

My gift is enclosed for \$25, \$50, \$75, \$100 or \$_____

My Name _____

My Address _____

Town / State / ZIP _____

Phone (Day) _____ (Evening) _____ E-mail _____

(My Organization) _____

Honoree Name _____

Address _____

Town / State / ZIP _____

Make check to: *Habitat for Humanity Cape May County*

Mail To:

Habitat For Humanity Cape May County

DN 3020, 4 Moore Road, Cape May Court House, NJ 08210

HFH CMC - (Voice Mail System) 609.463.0244



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DN 3020, 4 Moore Road
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Habitat Volunteers Needed in Cape May Co.

Habitat volunteers are needed for a wide range of activities.

Joann Ireland, Habitat Vice President, currently is leading the search for new members on the Church Relations Committee and the overall Volunteer Committee.

If you would like to support either of these committees, please contact Joann via e-mail at jireland@avaloninternet.net or leave a message on the Habitat Voice Mail @ 609.463.0244

Every national article and interview with Habitat has been stressing the best way to help is to get involved with local affiliates, such as Habitat For Humanity Cape May County. Give us a call today and become an active participant.

Habitat Cape May...KUDOS

Whirlpool Appliances Donated

Whirlpool has contributed a refrigerator and stove for the Cochran Ave. house as part of their company's national support program for Habitat for Humanity.

Broadley's & SJ Gas Support Habitat

Broadley's, MDI of Marmora has donated plumbing and heating material / installation on house # 8 in Whitesboro. Also, SJ Gas has contributed the furnace.

Habitat International Milestones

Last year Habitat celebrated our 200,000th Habitat home in Knoxville, Tenn., and our 200,001st in Kanyakumari, India.

Pottery Class Plates/Desserts Habitat Fund Raiser April 5th

The pottery class at the Ocean City Arts Center will hold a special fund raiser to benefit Habitat for Humanity Cape May County.

The special event will be held at the Arts Center at 18th Street in Ocean City on Wednesday, April 5th starting at 7 p.m.

With a donation of \$15.00 to Habitat, attendees will get a hand-made plate and selection of home-made desserts.

For more information check the Habitat Cape May Web site @ www.habitatcapemay.org and watch for articles in the local media.

Planned Giving

Habitat for Humanity Cape May County building activities can now be enhanced by the planned giving capabilities available through Habitat For Humanity Int.

Visit the Habitat International Web site @ <http://www.habitat.org/giving/planned/> or see highlighted details below:

As you plan for your future and the security of loved ones, Habitat for Humanity International has numerous planned giving options that allow you to make a meaningful charitable gift to support the ministry's homebuilding after your lifetime. If you would like more information about a particular planned giving program, we'll be happy to mail a brochure or talk to you.

The key element of this opportunity is that all monies designated for Cape May County through Habitat Planned Giving are applied directly to local activities. Habitat is committed that there will be no administrative fees for this service. If you have questions, please contact the Habitat Planned Giving department via e-mail at plannedgiving@habitat.org or (800) 422-4828, ext. 2253.