



**Habitat
for Humanity®**
of Rhode Island -
Greater Providence, Inc.

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Member:



The Housing Network

**GREATER
PROVIDENCE
CHAMBER OF
COMMERCE**



Why are these guys so happy? See page 4.



Habitat News

SUMMER 2009

www.habitatprov.org

10 YEARS: a look back and a look ahead

On January 1, I passed the 10-year mark as Executive Director for Habitat-Providence and somehow it seems the right thing to do—to sit back and reflect—something which does not come easily to me. So, I am sitting back and I am reflecting. What have we done in the last 10 years?

Well, besides growing older, we have built 36 houses for 38-plus families: some duplexes, some triplexes, but mostly single-family houses, and mostly new, although we have done a few rehabs.

Through those ten years we grew from this wonderful group of people, who developed so many personal relationships with our Habitat families and with each other, who put their heart and soul in the Habitat philosophy of building homes with families in need, building houses “when you have a dollar in the bank,” to an organization which, in addition to all that, now has computerized accounting system, a database with names, addresses and contact information for thousands of supporters, a Board Book with all the “Policies and Procedures” in place, sign-in sheets, waiver forms and safety posters for use on the sites—and name tags—and not least, money in the bank.

The quality of our houses has improved enormously: we are building well-designed, energy-star approved houses, which fit into the streetscapes of our neighborhoods. As much as we can, we use environmentally friendly materials and systems such as “six inch thick exterior walls, twenty-four inches on center,” saving timber and allowing

for more insulation, and we use particle board with fiber-cement siding, high-efficiency furnaces and low-E windows.

Our families are well-prepared for home ownership. They participate in the construction of the houses and learn about building, painting and other skills needed to maintain a house. They take classes for a Home Owners Certificate, where they are taught about mortgages, taxes, credit and all the other responsibilities of homeownership, knowledge badly needed in this time of foreclosures and bankruptcies.



So, what’s in the future, you might ask? Well, one of the main obstacles to building more houses has been the cost of land. \$90,000 for a single house lot in Olneyville! Due to the economic downturn, those lots have become affordable again. Habitat has purchased land for eight units: a duplex lot on Veazie Street, a duplex lot in Pawtucket, and four single house lots on Swan, Trask and Seabury Streets; and there is a potential purchase on Harris Avenue with a number of other lots under consideration.

Are we ready to go to six to eight houses per year? Or even 10? I think so. “We will need all the help we can get,” as Ed Wojcik always says when he leads us in prayer on building sites. We have so much in place: volunteers, families, lots to build on, financial support from so many of you, and from elected officials, foundations, churches, businesses, schools and more. So, yes, I think we can do 10 houses per year. Yes, we can!

— Herman deKoe

Volunteer Spotlight



Michele Paquet

Michele is an internist on staff at the Zambarano Hospital as a primary care physician. Her patients are hospitalized because of traumatic injury, neurologic illness or complex medical problems, with the goal of returning them to the community.

Michele says, "Being a physician and volunteering at Habitat provides me with an opportunity to serve the community, which is its own reward, and to contribute time and skills to those who are less fortunate... But the form is quite different, and therein lies the fun."

"Building a house requires problem solving," she says, "but the results are immediately visible. That's why I love to frame walls. You start with wood, nails and a hammer, and pretty soon you are lifting a wall. Being able to do this on a regular basis with the families who will live there, and seeing their enthusiasm, is rewarding."

"The Habitat philosophy of helping one family at a time is appealing to me. Just like dealing with one patient at a time. It doesn't change the world, but it makes a difference for that person."

Bike & Build keeps on trucking...

Again, for the sixth year, we had Bike and Build (B&B) teams on our site, this time at the Veazie Street duplex. It was six years ago that Josh Champlain, then a student at Brown, came to my office and said: "We will organize a bike ride across the country and we will raise enough money to build a house!!" My response was: "Yeah, yeah..."

A year later I had to eat my words: they had organized a bike ride across the country (Providence to Seattle – P2S) and they raised (nearly) enough money to build a whole house at 11 Steere Ave. Since then, every year a team of about 30 students saddle up in Providence and ride their bicycles to Seattle. The last three years a second team has been going to San Francisco (P2SF).

Before their trip they all come to a Habitat site and build whatever needs to be done. Last year we had no site ready for them, so they pre-built all the walls for the Public Street Duplex in warehouse space provided for free by

Jones' Moving and Storage. It was a great event.

This year we had the Veazie St. site ready and the P2SF team came on June 5 and laid the joists for the first floor, assembled headers and window and door frames. On June 13, the P2S team finished the first floor deck and built and raised the first wall.

Lunches for both days were provided by Wes' Rib House and The Sandwich Hut (for the vegetarians).

The day after the build, all the riders dipped their rear wheels in the Atlantic Ocean. (Well, it was really the Providence River, which connects to Narragansett Bay, which connects to the Atlantic... you get the drift.) Both groups will dip their front wheels when they arrive in the Pacific Ocean... Actually, San Francisco Bay and Puget Sound.

One can follow their progress on their website: <http://www.bikeandbuild.org> and see pictures, read riders' blogs and even interact with comments and encouragement. — Herman deKoe

Planned giving: a way to support Habitat

If you ask a passerby about volunteer opportunities available with Habitat for Humanity, he will likely respond that Habitat needs people to help paint, drywall, and landscape or perform other sundry tasks on a build site. While it is true that build site volunteers play a critical role in Habitat's vitality, Habitat also relies on donations from generous supporters to help raise funds for the construction or rehabilitation of the houses it builds. Over the past twenty-plus years, donations, both large and small, to Habitat for Humanity of Providence have raised enough money to help build more than 50 houses across the city.

Recognizing the need to educate the community about Habitat's need for financial support, the Resources Development Committee created a program that would accomplish just that.

2009 marks the beginning of the

Planned Giving Program, which educates potential supporters on the tax benefits of a charitable gift to Habitat as part of their financial plan.

The Planned Giving Program provides financial volunteers the opportunity to support the dream of providing decent, affordable housing for those in need. When planning for the future and the security of loved ones, Habitat supporters now have the option to donate monetary gifts to Habitat and receive a tax benefit for doing so.

Often times, financial gifts donated by way of bequests, charitable remainder trusts or charitable gift annuities qualify for significant tax deductions. For example, a charitable remainder trust allows a donor to retain income for life, avoid capital gains taxes, while supporting their favorite charity, Habitat for Humanity of R.I. - Greater Providence, Inc.

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Update from the Sites:

(Home sponsor or primary volunteer group is noted in parentheses.)

- **11 Miner Street:**
Completed and dedicated on October 11, 2008
- **577 Public Street:**
(*Bike & Build*)
We are in the "home" stretch for this duplex: interior painting is completed, light fixtures are up, and landscaping is in progress. Completion expected in August.
- **38-40 Veazie Street:**
(*Bike & Build*)
First floor walls are up; working on the second floor and roof trusses. Roof expected to be completed by August.
- **41-43 Jefferson Ave – Pawtucket:**
Our first project outside of Providence. The Pawtucket Project, supported by Mayor Doyle, is well underway: second floor walls and roof are expected to be completed in August. See pictures, Page 4.

All photos in this issue by Colleen Fox Choiniere



October 11, 2008: 11 Miner Street dedication. Mr. and Mrs. Ismael and Erika Velez and children receive the keys and a welcome basket at the dedication of their new house.



June 5: The Bike & Build group that will pedal to San Francisco, works on the Veazie St. site before leaving. See story on page 2.

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The Fund Development Committee has prepared an informational pamphlet for certified public accountants, estate planning attorneys and financial planners to use as a tool when discussing the tax benefits of charitable donations to non-profit organizations in a Will or Trust. The Planned Giving Pamphlet provides donors with all of the information necessary to donate to Habitat. The Fund Development Committee has started

distributing the Planned Giving Pamphlets to local financial planning agencies.

We hope that when you read this, you too, will start planning to give and leave lasting support for families in need of decent and affordable houses.

— Kristen McMillen.



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<http://www.habitat.org/carforhomes/>

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The Pawtucket Project



Pawtucket Proud day:

Wednesday, June 10, 2009, at 41-43 Jefferson Street.

The first wall is raised in Pawtucket by Habitat for Humanity. The Habitat volunteers were joined by Pawtucket Mayor, James Doyle (above left, in dark suit), helped by R.I. State Representative Peter Kilmartin (above, in the green tie). Also on hand were members of the Pawtucket Proud Day volunteers, organized by The Pawtucket Foundation.