

Hammer & Nails

Issue No. 37



Habitat
for Humanity®
OF HOOD COUNTY

www.habitatofhoodcounty.org

P.O. Box 1866
Granbury, TX 76048
817-573-2812

March 2006

COMMUNITY BANK MATCHING FUNDS CAMPAIGN

What a blessing to Habitat families and volunteers you are!!! We are celebrating our 10th year in Hood County and our 10th year in partnership with Community Bank and their Matching Funds Campaign. What a celebration year this is! In a time in the world with so many pressing needs, Community Bank and individuals in Hood County (and beyond) have still recognized the need for simple decent housing here in Hood County.

You have all blessed us with the **most successful Matching Funds Campaign** of all! We thank you from the depths of our hearts. We truly believe that God put this partnership together with Habitat, the community donors, and Community Bank. The blessing just keeps getting better every year. This year the donations will pay for **materials for two complete homes** and provide funds for **purchasing more property and materials** for future building. Thanks to Community Bank and their efforts with the Matching Funds Campaign, our Habitat folk could keep on building while community donors were bringing in the funds!

We also had a special treat this year as many of the staff from Community Bank came out on site to actually build on one of the houses under construction. It has been such fun watching their excitement as the funds came rolling in at the bank and the house began to go up on site. What an incredible effort on their part to really put their hearts and souls into this mission. We are thrilled to call them partners in this ministry!

We thank each and every one of you that have contributed in any way (prayers, donations,

From the Prez

Life is full of milestones. We celebrate birthdays, anniversaries, employment service and so on. Some milestones are of more significance than others.

Organizations also mark milestones. They mark how many years the organization had been in business, dollar sales, how long a particular product or service has been in the market place, etc. We at Habitat for Humanity are no different.

Later this year, **Habitat for Humanity of Hood County (HFHHC), will celebrate its tenth anniversary.** I am starting my seventh year as a volunteer. However, there are quite a few volunteers and supporters who started ten years ago or shortly thereafter and are still supporting HFHHC. The organization has matured yet has remained faithful to its mission of providing simple, decent housing for lower income families. **We are now constructing the 33rd and 34th houses.** We build four houses a year and will continue to do so with support from the Hood County community.

It will be interesting to see HFHHC when the 20th anniversary rolls around. There will be more families whose dreams have been realized and have a positive outlook on the future. Thanks to all of you who have helped in any way. It is this combined effort that has allowed HFHHC to be a success.

labor, ...) to this fund raising campaign and to this ministry. We couldn't build homes without you! You each are a blessing to us.

Thank you Community Bank and Donors!

Habitat for Humanity of Hood County Board of Directors

Executive Director - Carol Davidson

President - Jeff Jeffcoat

Vice President - Ruby Barfield

Treasurer - Susan Meche

Secretary - Kathy Gwinn

Other board members:

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Aurora Petersen *

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Sherrie Templeton

Ray Stewart *

Ed Sullivan

Stan Wied

Bill Williams

A BIG welcome to the new board members *

Many thanks to our retiring board members for their hard work and dedication.

Ronald Barrett, Beta Greer, Wayne Hagood, all served 6 years or more.

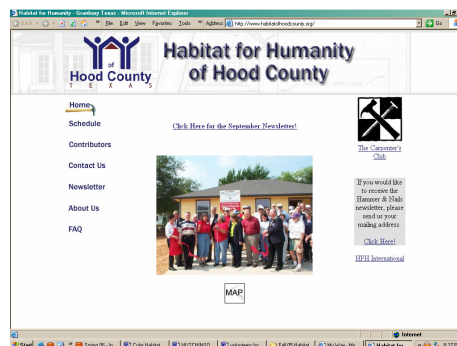
Donna Haynie who served 3 years.

Heather Hoskins and Tom Taylor who served 1 year.

We know they will continue to support this ministry.

Did you know?

Habitat gives a Family Bible to each new Habitat Family at the time of the Blessing and Dedication of their home? And to make this gift even more special we have a devoted volunteer of many years, **Marsha Grissom** who does beautiful calligraphy in the Bible. Thank you **Marsha!**



Are you looking for information about where we are building and when to show up? Just check our web site at www.habitatofhoodcounty.org. See photos of construction progress and volunteers in action! You can also find a COLOR copy of this newsletter.

If you REALLY want to keep up to date, sign up for our weekly e-mail update by Jeff Jeffcoat. It includes specifics of the construction progress and usually includes a photo. Jeff promises no spam, no pop-ups. Only habitat news!

Sign up by e-mailing Jeff at mjeffcoat@alltel.net

Please let us know if changes need to be made to your name or address as listed on this newsletter. You may send any changes needed to: newsletter@habitatofhoodcounty.org

HELP US, PLEASE

Habitat for Humanity of Hood County is an all-volunteer organization. We have no paid staff and no office so that we can devote the resources you give us to providing simple, decent housing for God's people in need.

If you no longer have an interest in Habitat's ministry, it will help us keep our mailing expenses down if you would let us know that you no longer wish to receive this newsletter.

Simply call 817-279-0113

or send us an e-mail to:

Newsletter@habitatofhoodcounty.org

The Family Selection Process



The Family Selection Committee has the responsibility for recruitment of prospective Habitat families, for determining which of the families meet the eligibility requirements that have been established, and for making a recommendation on the eligible families to the Habitat Board of directors.

Families apply by attending an application day and providing certain documentation. The application days will be announced in the Hood County News, as well as this newsletter. Flyers announcing these dates are also widely distributed. After determining whether a family falls into the Family Size/Income Guideline vs. monthly family debt, a short film and orientation, the application process begins with the application itself.

First we look for a housing need. Families are chosen who have been residents of Hood County for at least a year and are currently living in substandard conditions. Such circumstances may be caused by overcrowding or by the inferior physical condition of the dwelling or some other factors that constitute “inadequate or substandard” living conditions. Home visits are made by the members of the Family Selection Committee to view the housing condition of applicants after it has been determined that all the requirements have been completed, including all the documents have been furnished that are asked for.

Next we look for the ability to pay for the home. Habitat families must have incomes that are too low to enable them to secure conventional financing from a bank or other traditional lending institution, but sufficient for them to make the monthly payments required on the no-profit, no-interest Habitat mortgage. The families must also make a down payment of \$700. We target income ranges between 25% and 50% of the median income of families in Hood County.

Last, but not least, we look for the willingness to partner with Habitat. Families must be willing to fulfill the requirements of Habitat home ownership by putting in at least 300 “sweat-equity” hours in building their own houses and other Habitat houses. The families also must be willing to be good stewards of the houses after they move in.

Millard Fuller, founder of Habitat for Humanity, said “In reality, “perfect families” do not exist. Everyone is flawed and so am I!, but families with great needs are in great abundance.” Therefore, we are searching for the right families to partner with us knowing we will never find the perfect families. What we find are families that are loved by God.

Thank You Coldwell Banker United Realty

Habitat's 32nd Home was sponsored by **Coldwell Banker United Realty Professionals of Granbury.**

How did this all start? Actually Jeannette Black, President, and Agents of CB have supported our affiliate from the beginning. It is hard to express our gratitude for Coldwell's commitment!

Coldwell Banker United Realty Professional has met a special milestone, in 2006, their **100th Anniversary!**

As a nation wide celebration, Coldwell will sponsor the building of **100 Habitat Homes across the United States!**

Thank you Coldwell Banker United Realty. What a blessing you have given to all 100 Habitat Families!

Mandy's Family Home Dedication

The American dream of owning their own home came true for Mandy Davis (single mom) and her two children, Landon and Lathon on December 4, 2005 and for Kenneth Hutchinson and his family on December 3, 2005 when their homes were dedicated. Completing the two homes in time for the families to move in before Christmas was a priority for the many dedicated volunteers as well as the sponsor for Mandy's home, Coldwell Banker United Realty Professionals (CBURP.)

Mandy's journey to obtain her Habitat home has taken many turns. Almost a year ago, her high school friend, now a realtor, Rae 'Jeanne Steele urged Mandy to apply for a Habitat home since she was not able to qualify for a conventional loan. Habitat's application and selection process takes several months and generally it is six months to a year before the home is actually built for the family after they are selected.

In April of 2004, Jeannette Black, owner/broker of CBURP and the staff wasted no time in rolling up their sleeves by having a massive community tent sale, raising \$14,201.00 and with other fund raising, ended up with \$21,600.00 to fund the Habitat home to which

they had committed. This amount was a little over half the cost of building a Habitat home.

No one knew what the results would be at the time all the above was happening until it all came together! Rae 'Jeanne happens to be Jeannette Black's daughter and it was not known what family would be the recipient at the time Jeannette Black committed her realty company to sponsor a Habitat home.

The local Coldwell Banker Realty was recognized by their corporate **Coldwell Banker United Realty Professionals** with the **"Golden Hammer Award"** for the **"Most Creative Fundraiser!"**

Both dedications were especially meaningful and Mandy has had tremendous support from her church Lakeside Baptist, her friends and family, Jeannette Black and her staff.....and certainly all the Habitat volunteers. As this story indicates.....you never know how the affects of your actions may influence someone's life!

"A BLESSED 2006 TO EACH & EVERYONE"

Printing of this newsletter was done free of charge by Acton United Methodist Church.

Contributions

Yes! I/We want to give a gift of hope and love that will last for years to come.

Enclosed is a gift of \$_____ for a Habitat house.

Type of gift: Honor/Christmas/Birthday/Graduation/Anniversary/Wedding/Memorial/Other_____

Name of Person _____

Send acknowledgment to:

Name _____

Address _____

City _____ State ____ Zip _____

From:

Name _____

Address _____

City _____ State ____ Zip _____

- Yes, you may use my name (not the amount) in publications such as newsletters or newspapers.
No, I wish this contribution to be anonymous.

All gifts are tax-deductible. Make checks payable to "Habitat for Humanity of Hood County"

Please return this form to:

Habitat for Humanity of Hood County
P.O. Box 1866
Granbury, TX 76048

HUTCHINSON FAMILY DEDICATION!

As Habitat volunteers worked along side Kenneth Hutchinson to build his Habitat home, (House #31) God's hands were at work for this single dad and his three children.

Habitat Home Dedications are always special for the families as it marks the beginning of a better life and helps them to form a closer bond. In this case, the family was reunited as a complete unit; father + mother + children!

The family is a member of Acton United Methodist Church and with counseling and much hard work.....God has brought this family back together. Their happiness was very evident at their Habitat Home Dedication; the children's love glowed for their parents.

The oldest son Eric was instrumental in their dad applying for a Habitat home; Eric being in the ROTC, needed community hours and ended up working with Habitat several days and just happened to get Habitat's newsletter with the application announcementand as the cliché goes, the rest is history. Habitat wishes Eric much success as he leaves for the Marine Corp in June after high school graduation!

"The Family Who Works Together - - Stays Together"

HFHHC 10th Year Anniversary Picnic Celebration

Saturday, June 10, 2006

at

The Granbury City Park, at the pavilion on the corner of Pearl & Park St.

At 5:00 p.m.

(You are welcome to come later as your schedule allows)

You may bring a covered dish and chairs
Habitat will furnish plates, napkins, cups, eating utensils, drinks & ice



Volunteers*

House #31 (3408 Tumbleweed) &
House #32 (3410 Tumbleweed)



Meredith Ball
Katrerie Ball
Rowland Ballard
Ray Barber
Ruby Barfield
Ronald Barrett
Paul Beckman
Erica Bell
Brittany Bella
Gary Berryman
Jeannette Black
Truman Bridges
Kailey Bullock
Michael Caldwell
Randa Carroll
Paul Chevarley
Robert Christ
John Christian
Courtney Coker
Dennis Counts
Stacy Counts
Aaron Cranford
Wilma Curtis
Steve Davidson
Vickie Davies
Landon Davis
Spencer Davis
Mandy Davis
Lara Derrington
Glenn Dewey
Diane Dewey
Trudy Diehl
Terri Dillworth
Austin Doughty
Todd Doughty
John Duggan
Sandy Eastwood
Bill Eslick
Lucy Esposito
Garrett Fairman
Ruben Felan
Bull Felan
Cristina Flores
Michael Floyd
Ray Fox
Dan Francis
Florance Franks
Rey Garces
Elia Garces
Roy Garces

Alyson Gentry
Barnard Ghim
Moe Glotfelty
Lamont Gohr
Heather Green
Beta Greer
Kathy Gwinn
Linnea Ha?
Wayne Hagood
Arden Haltom
Ernie Harbison
Howard Hayre
Alex Hemphill
Don Hinkle
Heather Holloway
Dwight Hoover
Lori Horn
Bill Hunn
Molly Hutchison
Alish Hutchison
Misty Hutchison
Ken Hutchison
Matt Iverson
Bill Jackson
Brennan Jackson
Steve Jackson
Jeff Jeffcoat
John Jeffries
Johnny Joiner
Bob Jones
Jami Kennedy
Kelly Kilpatrick
Danny King
Courtney King
Phil Klein
Joe Lockhart
Sarah Logan
Travis Lowrance
Richard Mandel
Robert Mandel
Derrick Mandel
Melinda Mandel
Lois Mandy
Michael Maskeller
Carolyn Massey
Jon McConal
Susan Meche
John Meche
Carla Meswarb
Michelle Meswarb

Conrad Meyer
? Miller
Elsie Miller
Earl Miller
Nita Mitchell
Jose Mojica
Jose Mojica
Lisbet Mojica
Irma Mojica
Maritza Mojica
Jami Montagrali
Ken Morgan
Elder Morriss
Sara Morton
Rusty Myers
Vicki Neff
Eloise Nelson
Lyn Nuding
Finley Nunn
Jody Orellana
Judit Orellana
Lizbet Orellana
Issac Orellana
Veronica Orellana
Bill Pansky
Bryan Patrick
Bert Pennington
J. Penny
Aurora Petersen
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Mark Pruitt
Lee Rash
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Stan Wied
Bryan Wilde
Scott Wilde
Renee Woods
Arron Woolf
Kari Woolf
Katie Woolf
David Woolf
T.E. Wright
Dylan XXX
Grant Young
Billy Youngblood

*List of volunteers, through Nov. 16, 2005

GREAT JOB CARPENTERS CLUB

To all of the wonderful & faithful contributors in The Carpenters Club--THANK YOU! Your donations during the "Matching Fund Campaign" by Community Bank set a new record. Thank you for helping to make the campaign a huge success.

W.B. & Faye Adams
 Don & Phyllis Anderson
 AUMC Bible Explorers SS Class
 D.R. & Kathleen Bales
 Rowland & Mary Ballard
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 Harold & Jean Wold
 Woodmen Of The World Ldg.149

 (Plus 11 persons who wish to remain anonymous)

If you would like more information about "The Carpenters Club", please call Phyllis Anderson at 817-579-1198 or you may become a part of this important group by completing this form and mailing it to:

Habitat for Humanity of Hood Co.
 PO Box 1866, Granbury, TX 76048.

YES! I will join the "Carpenters Club." Count on me for a \$100 donation each time a HFH house is started in Hood County.

I pledge for one, two, three, four houses per year.

Name: _____

Address: _____

Phone: Business _____

Home _____

E-mail _____

Yes, you may list my name as a contributor in publications such as newsletters or newspapers.

No, I wish this commitment to be anonymous.

Thank you! Your gift is tax deductible.

Signature _____ Date _____

Contributors to Habitat for Humanity (9/05-1/06)

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Acton Baptist Church
 Acton United Methodist Church
 Episcopal Diocese of Fort Worth
 First Baptist Church
 First Christian Church
 First Presbyterian Church
 First United Methodist Church
 FUMC Friendship Class
 Good Shepherd Episcopal Church
 Grace Bible SS Class
 Granbury Church of Christ
 Knights of Columbus
 Lakeside Baptist Church
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Businesses and Organizations:

Coldwell Banker United Realty
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 Marian & Walton Winslow
 J.D. & Melinda Wofford
 Harold & Jean Wold
 and many anonymous donors

Memorials:

from John and Louise Holcomb,
 in honor of Kimberly Holcomb

from Robert and Christine Mershon,
 in memory of Ken Smith

from Mrs. Cloteel Keller,
 in memory of Allen Whorton

from Jo Ann Jackson,
 in honor of Bill Jackson

from Bob and Nona Rich,
 in memory of Janis Crook

from Jo Ann Jackson,
 in memory of Beth Pagel O'Neill

from K. P. and D. J. Lewis,
 in honor of Jim and Lara Maddox

from Gail Clifton,
 in honor of Carol Davidson on her
 birthday

from Gail Clifton,
 in honor of Carol and Steve
 Davidson

from Gail Clifton,
 in honor of Larry Clifton

from Gail Clifton,
 in honor of Chris Clifton

from Margaret O. Estep,
 in memory of F. F. Tracy

from Leonard and Doris Holland,
 in memory of Grace Warren

from Earnestine Camp,
 in honor of Jan and Larry Pope

from Jajay's Massage,
 in memory of Tom Atkins

from Janet Jernigan,
 in memory of John S. Appleton

from Mr. and Mrs. C. R. Sierra, Jr.,
 in memory of Andy Bowden

from Joe and Peggy Smith,
 in memory of Alba Rains

from Jack and Sue Cummins,
 in memory of Bob Johnson

from Gerald & Shirley Hayworth,
 in memory of Jane Gandy

from Margaret O. Estep,
 in memory of Geoff Kemp

from Burt and Kathy Preissinger,
 in memory of R. L. Preissinger

from Jo E. Thomson,
 in memory of Dee Thomson

OUR VOLUNTEERS ARE THE BEST!

Wednesday, February 15th our volunteers began pre-building Jose and Veronica's new home at 3309 N. Sagecrest Ct. Not only did they pre-build the framing components, they built and set all of the walls on the same day.

Earlier this year, the Saturday crew accomplished the same feat with Jose and Abigail's home at 3311. Not long ago, the pre-build alone consumed an entire day. Our volunteers have really improved their speed and quality of work. From a supervisory view, instead of intensely scrutinizing every move of our volunteers, it is possible to get them started, and just check on their progress during the build. Congratulations volunteers.

If you are thinking about becoming a new volunteer yourself, don't let the accomplished skill level of our volunteers scare you away. They all want to welcome you and teach you their newly developed skills. In addition to that, let me tell you, if these folks can build a house, anyone can. (continued on page 11)

**BUSINESS CONTRIBUTORS**

House #31 (3408 Tumbleweed)
House # 32 (3410 Tumbleweed)



Coldwell-Banker United Realty Professionals 817-579-5355
Community Bank - Matching Funds & Servicing Account 817-573-2265
State National Bank- Servicing Mortgages & Grant 817-573-7171
Federal Home Loan Bank
Hood County News
Burdette Air Conditioning - Wayne Burdette 817- 279-0810
Herman Pruitt Plumbing – 817-573-9708
Abel Gámez - Concrete slab and drive 817-573-4523
Craig Meyer of Community Bank , Appraisal 817-573-2265
Central Texas Title , David Brown, Sharon White
& Kathy Newland 817-573-3733
Elizabeth Stewart CPA
Henson's Lumber 817-396-4321
Granbury Winnelson Plumbing – 817-579-8319
Jonco Windows – 1-817-295-7281
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Tom and Sandra Kennington of Exell Rental- 817-573-4339
John Mears of Mears Custom Seamless Gutters – 817-279-8998
Wagon Yard Lighting – 817-573-5321
Whirlpool Corporation- donation of range and refrigerator
The Carpet Ranch – 817-279-7377
Tyvek Corporation
Mike Durant of WMD Designs
Doyle Culp- Design and Soil Tests -817-297-2342
L.O. Dirt Works - Site/Pad and Final Grading
and Septic System – 817-326-2077
Affordable Rock- Meliton & Liliana Torres – 817-326-3760 or 279-3212
Builders First Source - Insulation-1- 817-640-1234
Ingram Enterprises, Inc. – 817-573-0440
Tri Tex Grass Company – 817-573-6676
Fry's Maintenance- Landscaping materials & bushes – 817-326-5643
Arrow Feed and Ranch – 817-279-7556
Master Gardeners
Nick & Mary Cangiamilla of Woodmen of the World- Flag
Radio Shack
Kroger
Granbury Sampler
Neister's Restaurant & Deli- 817-573-0211
A+ A/C Heating and Electrical (Ronnie Davis) –electrical work – 817-279-9776
Specialty Cap & T-Shirt Co., Inc. 817-326-4566

(continued from page 9)

Community Bank has been coming as a group to help us with our new homes. They were present in force for the framing of Jose and Abigail's home. In fact, they noticed the worn out condition of our saws while they were making pre-build items, and decided to do something about it. Jimmy, Carey, Bill, and the rest of the bank group bought Habitat two new 12 inch compound power miter saws with extending stands and extra blades. Thanks Community Bank.

By the way, Home Depot discounted the equipment \$250 to join in the gift. Home Depot's new manager Jason Lyman also permitted Larry Jones, the Pro desk manager to give us enough wall insulation for our next home.

G and G Electric stepped up and donated their labor and all of the electric components for Jose and Abigail's home. They were in and out of the house in three hours due to their skill and the giant crew they brought out.

Between improving volunteers and increased support from our local businesses, the future looks good for Habitat of Hood Co. By the way, we got to use our new saws on Jose and Veronica's framing and pre-build. They were great.

A SPECTACULAR EASTER SUNRISE SERVICE OVER LAKE GRANBURY

Awaits you on the Granbury Riverboat on Easter morning! Just imagine the quietness and serenity of the early morn.....filling your heart with anticipation of this special day, the celebration of our "Risen Lord."

This Easter Sunrise Service Cruise on beautiful Lake Granbury is offered by the Granbury Riverboat Management with **"all proceeds" going to Habitat for Humanity of Hood County**. This Christian Ministry continues their work in building simple and decent homes for low-income families of Hood County. These families must apply & qualify.

You Are Invited To This
Easter Sunday Sunrise Service & Cruise
Granbury Riverboat
Sunday, April 16, 2006

Boarding is at 6:00 a.m.
Juice & Coffee Will Be Served

Depart at 6:30 a.m.
Sunrise is at 7:01 a.m.

Dr. Jeter Will Give the Easter Sermon
Cruise Returns at 7:30 a.m.

Gift of \$10.00 is requested & checks can be made directly to
Habitat for Humanity of Hood County

Reservations are requested: Please call (817) 279-8687

Hammer & Nails

Habitat for Humanity of Hood County
P.O. Box 1866
Granbury, Texas 76048

RETURN SERVICE REQUESTED

Inside This Issue:

*Family Selection Notices
Habitat celebrates 10 years in Hood County
Home dedications*

As of March 2006

- 200,000+ Habitat homes built Worldwide
- 56,000+ Habitat homes in US
- 1 Million+ Persons living in Habitat homes Worldwide
- 33+ Habitat homes in Hood County
- 124+ Persons living in Habitat homes in Hood County



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