



April 15, 2024
Volume 2, Issue 2

Habitat Homeowner Headlines

Introducing More Homeownership Participants

Barbara McDowell became a member of the Homeownership Program in July. She and her children, Elijah, Jeremiah, Isaiah, Shari'yah, and Messiah are looking forward to having their own home and being able to spread out. Barbara hopes to create stability for her children and change the narrative of instability in her family for future generations. While going through the program, Barbara has also been in school and will graduate May 2, 2024



Front row L-R: Barbara, Messiah, Shari'yha,
Back Row L-R Elijah, Jeremiah, Isaiah



Front row L-R: Kmora and Ji'Rhea,
Back Row L-R Zykjejeis, Genesis, and Daisha

Daisha Bonds also joined the program in July 2023. She has been achieving her Sweat Equity hours while working full time as a teacher assistant and going back to school. She also has four children that are in school and participating in after-school activities. Two of her children have attended Habitat's financial education classes and helped her earn Sweat Equity Hours.

We currently have 15 families participating in the Homeownership Program. Three families have completed enough Sweat Equity hours to qualify for a home offer. Each of these families are working diligently to put in their hours, maintain their finances, work, and run a home. Several of our parents are back in school improving their education and increasing their earning potential. Please be sure to introduce yourself to them if you see them volunteering or at an event.

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Have an idea for the Newsletter?

- [Contact Program Services](#)
- [864-591-2221 ext. 100](#)

Congratulations to our Executive Director



Raymond T. Davis, Sr.
Executive Director

The staff at Habitat for Humanity of Spartanburg would like to nominate Raymond T. Davis, Sr. for the Trailblazers award. Raymond's exceptional leadership inspires us to strive for personal and professional growth every day. He takes the time to understand our individual goals and helps us develop strategies to achieve them. Raymond is not just a leader, but a mentor and friend. He goes above and beyond to show that he cares not just about us, but also our Habitat families.

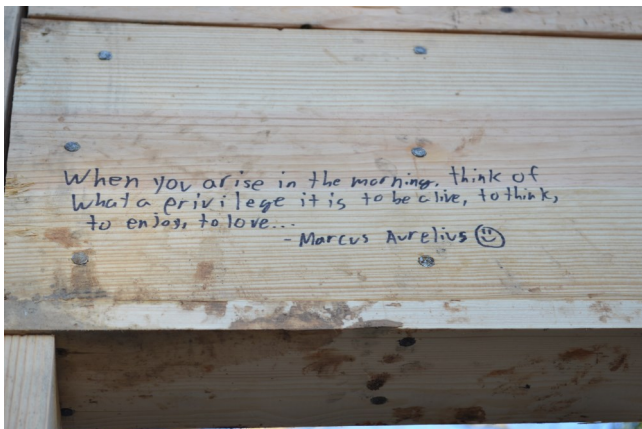
Throughout his career, he has held several roles and has introduced programs that have improved the lives of countless individuals.

He has extensive experience in affordable housing, which has brought a unique skill set to our organization. This has helped us improve our services and better serve the community. His dedication to the individuals and families in our community is truly inspiring.

Raymond is a true champion, not just for the Spartanburg community, but for everyone he encounters. He is a kind and compassionate individual who leads by example. He has a contagious positive attitude that motivates us all to be the best version of ourselves. We are grateful for his leadership and proud to have him as a nominee for the Trailblazers award.

Raising Walls in 2024

In January, Habitat Spartanburg raised the walls on their 156th house! Located on Fulton Avenue, funding for this home was provided largely by proceeds from the annual Billy L. Painter Memorial Golf Tournament held in September, 2023. Other contributors include Publix Supermarket Charities, United Way of the Piedmont, First Presbyterian Church, and Westminster Presbyterian Church. Community sponsors include the Northside Development Group and Food Lion. Wofford College's 2024 Interim Class also participated in the wall raising. All attendees were encouraged to leave a message of inspiration on the studs of the wall. The homeowner for this new home will be Eugena Hurst. The house should be complete sometime in May.



Planning Your Summer Activities

Summer, the season that kids look forward to and parents often dread. Finding activities to keep kids engaged outside of their screens can be difficult. Locating the right program or camp for a good price that keeps them constantly moving can be difficult. And then you have to think about what activities you can do inexpensively as a family when camp is not in session.

Here are some things to look for in a day camp for your children:

1. Is there an early registration discount?
2. What types of activities are they offering and are those costs included in the weekly expense? Does it vary by age?
3. Are meals provided? If so, which ones?
4. What is the earliest drop off time and the latest you can pick up?
5. What do you do if you need to take a week off? What's the cost, if any? How much time do you need to know ahead of time?

Many day camps already have registration open and will have limited spots, so start your research now. A good website to use is www.kiddingaroundgreenville.com and then click on Summer Camp Spartanburg. This website includes a description of the camp, the age requirements, registration dates and you can click on the link to find out more specific information.

Now, what about family activities that will not cost an arm and a leg? Let your children help plan those events. Here are some ideas:

1. *Spartanburg County Libraries* offer a free summer reading program with rewards and tons of events for all ages.
2. *Paradise Lanes* allows kids to bowl 2 free games everyday. You just need to sign up on their website. Adults can purchase a discounted pass as well.
3. Look for an *outdoor movie*. Drayton Mills and Barnet Park have one planned each month. They are free just bring your snacks and something to sit on.
4. Visit one of our many parks in the county. Barnet Park, Tyger River Park and Airport Park have splash pads as well as playgrounds that are open to the public.
5. Enjoy a picnic under the trees or around the ponds at *Miliken Arboretum*.
6. Take a walk on many of the trails in Spartanburg like the *Mary Black Rail Trail*, *Cottonwood Trail*, or *Hatcher Gardens*, or hike *Craft State Park*.



One of the best ways to end your activities is to eat out as a family but it can mean a big expense. Here are some low cost or free places that kids can eat. Please remember these deals can change at any time so you may want to call ahead before going.

- **Daily**—*Cici's Pizza* offers a kids eat free with every paid adult buffet. At *Wade's Family Restaurant*, kids eat for \$2.71 in the dining room.
- **Tuesdays**—1 Free meals for kids with an adult purchase at *Denny's*, *IHOP*, *Pizza Inn*, *McAlister's Deli*, *Capri's*, *Moe's Original BBQ* and *Chicken Salad Chick*. *Burrito Hub* offers \$1.50 tacos. *Rapid Fire Pizza* offers \$1.99 Kids Night and *Wayback Burger* offers a \$.99 kids meal with the purchase of a Signature Double Burger, fries, and drink. Dine in only.
- **Wednesdays**—1 Free Kids Meal with adult meal purchase—*Firehouse Subs*
- **Saturdays**—1 Free Kids Meal with adult purchase—*Brickhouse Pizzeria & Grill*
- **Sundays**—*Dickey's BBQ Pit* offers 1 free kids meals with a \$10 purchase. *Firehouse Subs* offers 1 free kids meal with adult meal purchase. *Jersey Mike's Subs* offers a \$.99 kids meal with adult purchase of with the purchase of an adult



an meal.



Backyard Gardening Event

Habitat in conjunction with Hub City Roots and the Urban Farm will be hosting a Backyard Gardening event for our families.

Participants will receive starter kits to begin gardening in your backyard along with information about seed banks in the area. Space is limited to the first 15 people that sign up. Children over the age of 6 may attend with a parent. Sign up opportunities will be sent in an email or call the office.



Want to know what else is happening at Habitat?

So many things are happening at Habitat that we want you to be a part of!

To find out about all of the different opportunities:

- Make sure we have up-to-date email addresses and phone numbers.
- Watch for emails coming from Habitat.
- Join the Homeowners Facebook Group.
- Follow Habitat Spartanburg and the ReStore on Facebook and Instagram.
- Check our website often at www.habitatspartanburg.org and visit the Events page
- Ask to be added to the volunteer email group.



MLK Day of Service at Habitat Spartanburg



Each year, to celebrate the life and legacy of Dr. Martin Luther King, Jr., the United Way of the Piedmont organizes a Day of Service for community participation. This allows people to use their federal holiday to give back to the Spartanburg community and achieve Dr. King’s dream of a Beloved Community. Service projects range from litter clean up or food pantry organization to construction or demolition. MLK Day of Service embodies the philosophy of “Many hands make light work.”

This year, 10 students and 2 professors from Converse University and a member of the ReGenesis staff came together in the Habitat ReStore to reorganize some of the retail spaces to make it easier to navigate and create more floor space for building materials and appliances. This required moving the items that were currently in the space and reorganizing them to be more accessible—quite a bit of heavy lifting!

ReStore manager, Joe Walker, commented that the project was something that needed to be done and if the store staff had done it, it would have taken days to move and even more time to organize. The participants provided more than 50 volunteer hours to Habitat.

Interested in volunteering in the ReStore? Call 864-591-2221 ext. 111.



Update your Information

Things change, we know that. Some change phone numbers and others change emails and some change both.

Please use the QR code below to update your information with Habitat. This information will only be used by Habitat to contact you for volunteer opportunities, ongoing educational sessions, and events for the whole family.

If you cannot use the QR code, please call Program Services at 864-591-2221 ext. 100 or stop by the office at 2270 S. Pine Street.



Understanding your Escrow Statement

Every year, mortgage servicers analyze the escrow for each mortgage. They are looking at three things: 1.) Current balance in escrow account, 2.) The cost of homeowners insurance for the following year and 3.) The cost of property taxes for the following year. They also want to make sure there is a minimum of two months of extra escrow in reserve. The servicer is required to send a statement of the changes to your escrow 21 days before the new payment is due.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR					
Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance Projected	Escrow Account Balance Required

While the amount you are required to pay for your mortgage does not change, the amount for your escrow changes every year. This increase is due to changes in your insurance premium or property taxes. Insurance and taxes are usually the cause of the escrow payment change along with any deficiency in the account that will prevent it from having the 2 months extra in the account. This year, property taxes may have increased because the county reassessed properties for 2024, causing an increase for many.

Program Services is reviewing the escrow analysis statements you received to be able to review the changes in your payment with you and determine if there is something that can be done to decrease that payment. If you would like help understanding your statement or determining how the increase will affect you financially, please call Program Services for an appointment to review it with you. We can be reached at 864-591-2221 ext. 100. Our goal is to keep you in your home and not jeopardize your other finances at the same time.

Spring Home Maintenance Tips

The first days of Spring are already here. Flowers are beginning to grow and bloom. The grass is turning green again. Time for some maintenance inside and outside of your home.



HVAC Maintenance

- Remember to change your air filter monthly.
 - Clean your return air grill that holds your filter when you are dusting as well as your other vents.
 - Keep the AC on even if you are leaving for a few days. Maintaining a consistent temperature keeps your system from having to work harder than necessary. Summer is also very humid and your AC help maintain the levels of humidity in your home to prevent mold and mildew.
- Remove any grass, weeds, or yard debris from around your outdoor unit so that the air can exchange freely.
 - If your unit is more than 1 year old and you haven't had your HVAC unit serviced recently, you may want to do so before its too late.

Prep your Deck

Time to get the deck ready to host your summer cookouts.



- Remove all of the furniture from the deck and sweep all of the leaves and dirt off the deck.
- Using a deck cleaner, scrub the deck to remove any mold or mildew that may have accumulated over the winter. Be sure to rinse it off so it doesn't damage the wood.
- Pay attention to how the water reacts to the deck. If the water beads up on the deck, it is still protected. If the water is absorbed, its time to reseal your deck. Sealing your deck will prevent it from deteriorating and beginning to rot.
- While you are cleaning your deck, go ahead and clean any outdoor furniture you have on the deck as well. If it is wooden, go ahead and seal it while you are sealing the deck.



Prep your Yard

- Remove any remaining yard debris including sticks and leaves from your yard. Leaving them may prevent the grass from growing.
- Begin cutting the grass so that it can begin growing and absorbing the sunlight.
- You may need to fertilize your lawn.
- Treat any ant hills.
- Add another layer of mulch in your flower beds to help hold the moisture in during the hot summer months.
- Trim any dead branches from your bushes, shrubs, and trees.
- Knock down all of the spiderwebs in your doorways and around your windows.
- Carpenter bees can be annoying in the spring and early summer and cause damage to any wooden structures. Purchase a carpenter bee trap to prevent damage.

Happy Birthday!

The following homeowners will be celebrating birthdays in the Spring months Happy Birthday from your Habitat family!

April

Terry Means
Freddie Ann Douglas
Karen Beasley
Stacy Hines
Doresha Haney
Loretta Singleton
Sonya Lovett-Rice

May:

Jose Garcia
Vanessa Davis
Cindy Johnson
Alexus Price
Tracy Jackson
Lisa Harris
Tiffany Mitchell
Latonia Brown
Lakeisha Foster
Padmanie Ramdhanie
Cedric Jackson
Satima Nesbitt
Willie Mae Gee
Sharnett Jackson
Cindy Gilree

June:

Sandra Austin
Yvonne Foster
Rhonda Harris
Robert Mendez-Zarate
Maria Gallegos
Tiphon Bolden
Sadavia Price
Ceundra Murphy
Quentrell McKinney
Shirely Thomas
Carole Simmons-Cooke



Shunda and Sta'Brayan

Habitat's Newest Homeowner

The first new homeowner of 2024 closed on her home in January and was very excited to start 2024 off right.

Nestled on the quiet cul-de-sac of Farley St, Shunda Tate and her son have made this house a home. This is the first house they have ever owned and Shunda couldn't be prouder.

Sta'Brayan, her son, never wants to leave his new house. He enjoys being able to play in the yard, ride his bike and explore the Butterfly Branch Greenway.

Shunda's story is one like many others of our homeowners—rental property with

issues, single parent, and wanting more for her family. To add to the story, Shunda was no longer able to work when she applied for the program.

Since joining the program, Shunda has volunteered to represent Habitat Spartanburg as a speaker at the annual golf tournament, participate in the Wofford Interim class on Affordable Housing, and now she has gone back to school to begin a new career.

The Tate family home dedication was held on March 28, 2024 at 4pm.

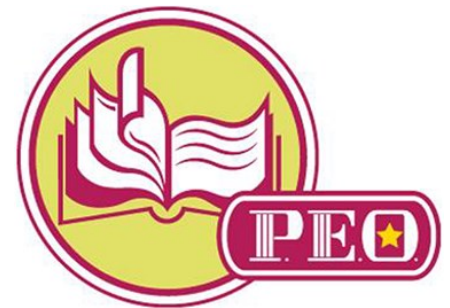
Who Is P.E.O.?

P.E.O or Philanthropic Educational Organization is a women's organization with over 230,000 members dedicated to supporting and promoting education for women through scholarships, grants and other programs. Spartanburg P.E.O. is one of 46 Chapters in South Carolina and supports six international projects including the P.E.O. Program for Continuing Education.

The P.E.O Program for Continuing education was established in 1973 as a needs-based grant program providing one-time financial assistance to women whose education was interrupted and find it necessary to return to school to complete a degree or certification that will improve their marketable skills for employment and increase the financial support of themselves and their families. The money is intended as a grant-in-aid for educational related expenses including tuition, books, supplies, transportation, childcare while in class, required uniforms, testing fees, and equipment or tools. It cannot be used for living expenses or to repay educational loans or personal debt. The maximum grant is \$3,000.00 and funds are available based on the current year's grant budget and the applicant's individual needs.

A woman may be eligible if she:

- Is recommended by a P.E.O Chapter
- Is enrolled in a certification or degree program from an accredited institution.
- Has not already completed a Master's Degree.
- Is a citizen or legal resident of the U.S. or Canada.
- Has had at least 24 consecutive months as a non-student sometime during her adult life.
- Is within 18 months of completing her education program.
- Is enrolled in an educational program which, at the conclusion, will lead to employment or job advancement.



If you are interested in applying for a grant, please contact Mary Tygett at mtygett@hotmail.com or call the Program Services Department for more information. Please do not let this opportunity for educational improvement pass you by.

Annual Homeowner Celebration

January 20, 2024

Each January, Habitat Spartanburg holds a celebration meal for all of the current homeowners, current program participants, and critical home repair families. This event is a great time to catch up with old friends, meet new friends, and celebrate the accomplishments of our Habitat families.

This year's celebration was held at Fernwood Baptist Church. Egg's Up Grill provided a wonderful brunch for all of the attendees that included eggs, bacon, sausage, muffins, and biscuits. When leaving, all families were provided with 35lbs of fresh fruits and vegetables. Awards were also given in several categories. Our many Community Partners make this celebration possible including: Eggs Up Grill, Fernwood Baptist Church, Northside Development Group, Ruth's Gleanings, Molina Healthcare, Michelle Sprouse Photography, and Mallory Photography. Thank you for all you do!



Current Homeownership Participant Accomplishments

- 15 Families
- 46 individuals
- Completed 1474 Sweat Equity Hours
- Paid off \$75,000 in debt
- Four participants have gone back to school
- One participant has been promoted at work
- 1 family already closed on their home in January 2024
- Inaugural group completed the new Homeownership 101 class.



New Homeowners in 2023



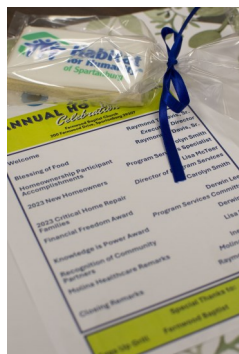
- Homeowners completed 2299 Sweat Equity Hours.
- Four homes in the Northside area.
- One home in Drayton.

- Three homeowners in school with kids in school too.
- Two living their best retired life.



Critical Home Repairs in 2023

- 15 Projects completed
- 2 Projects completed with [Re]Building Together
- Projects across the County.
- Roofs, ramps, decks, steps, stoops, siding, boxing, and gutters.
- 336 volunteers
- 660 hours
- 82.5 days
- Material cost \$47,142
- Participants only paid \$4714.00 for repairs
- Professional cost would have been over \$100,000



Our 2023 Award Winners

2023 Homeowners

- Evelyn Martin
- Le'jeta Proctor
- Paige Coppola
- Alexus Price
- Casey Lattimore

2023 Critical Home Repair Families

- Linda Boggs
- Debra Ann Murphy
- Delores Means
- Javanna Wilkins
- Karen Dolumba
- Jean Black
- Linda Sims
- Tommy Rice
- Debra and Ronnie Smith
- Marvin Foster
- Corine Hemphill
- Dorothy Hardy
- Deborah O'Sullivan
- Geneva Burnside
- Freddie Ann Douglas
- Paula Cohen

Homeownership 101 Graduates

- Shunda Tate
- Shirley & Jermaine Thomas

For completing the new Homeownership 101 Class in 2023

Financial Freedom Awards

- Barbara Hawkins
- Cedric Jackson
- Janette Jones
- Linnie McCravy

For paying off their mortgage in 2023

Knowledge Is Power Awards

- Tyashia Minor
- Le'jeta Proctor
- Eugena Hurst

For completing educational milestones in 2023

Congratulations!

HFHS Volunteering

Volunteer opportunities are always present at Habitat, and opportunities are not just on the construction site! We also have opportunities in the ReStore and helping with administrative functions.

If you are interested in learning more about those opportunities, please contact Alexis Williams, our Director of Volunteer Engagement at 864-591-2221 Ext. 111.

Upcoming Events

- April 6—Auction at the ReStore
- April 20 —Auction at the ReStore
- April 27—Backyard Gardening Event
- May 4 —Auction at the ReStore
- May 18 —Saavy Savers Series—Christmas Clubs
- May 18—Auction at the ReStore
- May 25—ReStore closed in observance of Memorial Day
- May 27—Habitat offices closed in observance of Memorial Day
- June 1—Auction at the ReStore
- June 15—Auction at the ReStore
- June 29—Auction at the ReStore

Carolyn's Corner

The goal of Carolyn's Corner is to give recommendations on products and services that may be helpful to you as a homeowner. This issue features budgeting apps and high yield savings accounts.

Budgeting Apps: Do you want to have a budget, but the process of writing it all down and tracking your expenses is too much work? There's an app (or three) for that! In fact, your bank may offer the service for free. If your bank doesn't offer it, give an app a try. These apps can be connected to your bank account and credit cards to automatically track your spending and stay on track.

- Rocket Money— Best Feature: Goal Setting can set up a savings account for you and automatically transfer funds to an FDIC insured savings account. Cost: \$10/month.
- Monarch Money— Best Feature: Uses the secure platform Plaid to connect to your accounts for additional security, plus customizable dashboard. Cost: \$9/month
- NerdWallet: Best Feature: Website comes with informative articles on managing your money. Cost: Free!

High Yield Savings Accounts are similar to regular savings accounts, but you make more money in interest! That's free money! If you are looking to set aside extra savings for emergencies, retirement, or a large purchase in the near future (hello vacation 2024!), this type of account could help you meet your goal. You can check the bank you already use, or you can look at:

- CapitalOne: An online bank with a no-frills platform, and a great interest rate. Rates vary, but currently are at 4.35%
- Ally Bank: An online bank with a great interest rate (currently 4.25%), and customization options. You can have one account with multiple "Buckets" for different savings goals. You can also set up "Surprise Savings" which will automatically draft small amounts from your checking account to boost your savings.

Need help with budgeting or savings? Call Program Services at 864-591-2221 ext. 100 to make an appointment.



Habitat for Humanity of

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