



January 15, 2024
Volume 2, Issue 1

Habitat Homeowner Headlines

Introducing More Homeownership Participants

Eugena (Gena) Hurst started her journey with the homeownership program in September. She can usually be seen in the ReStore stocking shelves, sorting items and pricing items. Other times, Gena can be found behind a camera taking pictures for Habitat events. She is looking forward to having a home in a safe neighborhood that is affordable.



Gena



Markella & D.J

Markella Williams joined the Homeownership Program in July. She has helped out on many community service projects and makes it a family affair by bringing her dad to help. She will tell you she has already had several eye-opening moments earning her Sweat Equity both in the financial class and on the job site. She and her 6 year-old son, D.J. are looking forward to having a home of their own where he can play outside all he wants.



Kaileel, Mae & Kartyr

Maechelle (Mae) Locklear and her sons, Kartyr and Kaileel, are looking forward to have their own home where they can play outside and run. Mae began her journey in the Homeownership Program in September. She is getting into the swing of Sweat Equity by working in the ReStore, working on the jobsite, and preparing to start her financial classes.

We currently have 15 families participating in the Homeownership Program. 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](#)

A Letter from the Executive Director



Raymond T Davis, Sr.
Executive Director

Greetings to you our partnering families and program services participants. I hope that your New Year is off to a great start! This past year has been a very exciting time within our Program Services Department and it's because of you! I thank you for choosing to partner with Habitat for Humanity of Spartanburg. Through the caring and thoughtful engagement of Lisa McTeer, Program Services Director and Carolyn Smith, Program Services Assistant, coupled with your hard work the essence of our mission is fulfilled.

It is my pleasure to celebrate you and your achievements. Through the engagement of

our faith, community and cooperate partnerships with God's love, we together are changing lives and transforming our community. I am confident that you will continue to do amazing things and strive for excellence. Your present accomplishments are just the beginning. Know that we are committed to supporting you and your family. Therefore, I am asking you not to hesitate in contacting us should you need our help.

Blessings to you always,

Raymond

Events at Habitat

There is always something going on at Habitat! In October, Program Services sponsored the Annual Home Maintenance Workshop with our construction director, Peggy Magarahan. Participants practiced caulking, painting and many other things while learning how to maintain different systems in their homes. We also celebrated Halloween at Habitat with a costume contest for the kids, and the staff were able to get into the fun by decorating their offices and handing candy out to our trick-or-treaters. Santa made a trip to the ReStore in December to get lists from all of the children that came by. Participants received an official photo with Santa and made reindeer ornaments to remember the event. Program Services wants to keep our families engaged and informed of events taking place at Habitat. Are you receiving our emails? If not, use the QR code on page 4 to update your information, or call Program Services at 864-591-2221 ext. 100.



Home Maintenance Workshop (left)



Halloween at Habitat (above)



Santa at the ReStore (right)



New Year's Resolution: Getting Ahead Financially



The lights and the trees are down and the decorations put away. Toys are being played with and clothes are being worn. And, in many cases, the mailboxes will not be empty but filled with credit card statements, loan statements, and overdrawn notices from your financial institution. Now its time to put those resolutions you made into practice. Here are a few tips to help you get ahead financially.

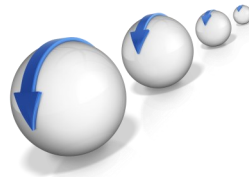
1. **Stop using your credit cards.** Take them out of your wallet and put them in a safe and secure place. If they are not in your wallet, you cannot use them to pay for items that you may not be able to afford otherwise.



2. **Reset your Budget.** For a budget to be effective, it must be written down and updated with new payment amounts, due dates, loan balances, and costs. Then, you actually have to follow it. But, remember that no budget is written in stone. Life happens, things change, and your budget needs to adjust with those changes.

3. **File your taxes with one of the free tax services like VITA and use your refund wisely.** Not only can you catch up any debt you have that is past due but go ahead and get a payment ahead on your mortgage. Make sure a portion of the refund goes to fund or increase your savings. *See more information about VITA on the next page.*

4. **Snowball your debts.** As you finish paying one debt off, take the payment you were making and add that amount to another debt. This will allow you to pay that debt off faster. Then do the same thing for the next debt. This is called "snowballing payments". Just like a snowball, payments start small but as you continue to add to the payments it grows.



5. **Make a habit of paying yourself first.** Put money in your savings account every time you get paid, and if you have any money left over, put the remainder in savings as well or pay off another debt.
6. **Start a Christmas Club with a direct deposit.** Feel like you spent too much on Christmas or had to take out a loan to afford Christmas? Most of the credit unions in the area have a Christmas savings club that allows you to add funds to it at any time but helps discipline you by not allowing you to withdraw until the savings period ends. These accounts may earn interest and there may be a penalty or fee if you withdraw the funds early.
7. **If you have not started an emergency savings, start one as soon as possible.** This account is used for just that—to cover emergencies. Even if your Emergency Savings is small, it's money you may not have to borrow in an emergency. Start with saving \$250.00. Once you have that, increase the goal to \$500.00 and continue setting new goals and increasing your savings. Dave Ramsey recommends you have \$1000 in this account. Ultimately, you want enough in this account to cover all of your monthly bills for 6 months. That may be a very scary number but some savings is always better than none. If you have to use this account, begin putting the money back as soon as possible.
8. **Create a "Set-Aside" savings account.** This is an account where you can begin setting aside money to pay for maintenance on your home or make repairs on your home. That way, when the time comes to replace the roof or the water heater, you already have the money and do not have to worry about financing the purchase.



If you have questions about any of these tips or need help, please call Program Services at 864-591-2221 ext. 100. We will be more than happy to sit down with you and develop a plan of action.

Homeowner's Celebration

The Annual Homeowner's Celebration will be held on January 20th at 11am. Please remember this is an event that requires a reservation.

If you have not reserved your seat, call Program Services to see if any space is available.

We look forward to seeing everyone and celebrating your accomplishments.



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.
- Come by and shop in the Re-Store.



It's Tax Season: Maximizing your refund

Tax season generally starts in January with the distribution of W-2s and 1099s. Filing your taxes can be a daunting task and many people are looking forward to get as much back in their refund as they can as quickly as possible. Below are some tips to maximize your refund:



1. Use the VITA free tax filing program. This is provided through United Way of the Piedmont who holds clinics all over the upstate. You must have an appointment to file your taxes and the process is FREE. Volunteers are IRS Certified and returns are filed electronically with refunds being directly deposited into your account in 7—10 business days. Check the United Way's website for the number to call to schedule your appointment. Clinics are held all around the county.
2. Do not use the Rapid Refund option if at all possible. Rapid Refund is a loan from the tax preparer and will cost you about \$500.00 on average of your refund. If your taxes are not accepted by the IRS, you may owe the tax preparer the funds back with interest.
3. When you receive your refund, use a portion of it to pay off

your debt. This will lower your payments that are going out monthly meaning you have more to spend on other things or pay off debt faster.

4. Use a portion of your refund to start or increase your savings for emergencies.
5. Maximize your deductions at work. In reality, the goal for income taxes is to break even. When you receive a large refund, it may be because your deductions with your employer are not enough and therefore you are not receiving the maximum amount in your paycheck. To calculate your withholdings, visit the www.irs.gov and use the withholdings calculator. If you need to make a change, talk to your Human Resources Department and complete a new W-4 form.
6. Participate in your company's retirement plan. Generally, your contribution to the retirement plan is done as a pre-tax deduction. This means that when your withholding amounts are calculated, your tax liability is less and therefore, fewer taxes to be paid. Not all retirement plans are the same so refer to your Human Resources Department for more specific information about contributions and their tax advantages.

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

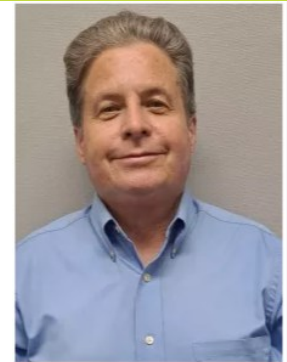


Meet the new faces at Habitat

Greg Dierking, Director of Finance

Specializes in:

- Accounting
- Bookkeeping
- Nonprofit Financial Planning



Greg Dierking



Vince Taylor, ReStore Warehouse Associate

Specializes in:

- Moving furniture
- Pick up and donations
- Floor planning

Winter Pointers from Peggy

We are now entering our winter season in the South where normally temperatures are fairly moderate. But we also know that when it gets cold, its really cold. Below are some tips to prepare your home for those freezing temperatures and prevent costly repairs.

Outside your Home

- Disconnect your garden hoses from the outdoor spigots.
- Store the hoses out of the elements so they do not damage your grass or create a tripping hazard if we have snow.
- Place a cover over the spigot. If you need one, they can be purchased at Amazon, Lowes , Home Depot or Walmart for less than \$10.00. If you cannot get a spigot cover, wrap and secure rags around it to hold in the residual heat.



HVAC Maintenance—Don't be left in the cold

- Remember to change your air filter monthly.
- Be sure to clean your return air grill that holds your filter when you are dusting as well as your other vents. This will keep your system from working harder.
- Keep the heat on even if you are leaving for a few days. Maintaining a consistent temperature keeps your system from having to work harder than necessary.
- Snow and ice like to accumulate on the outside unit. Remove any loose pieces of ice or mounds of snow from the top.
- 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 you get left in the cold without heat.

Inside Your Home

When we have very cold and windy weather, the temperatures usually drop fast.

- To prevent pipes from freezing and potentially bursting, open sink cabinet doors under sinks that are located on exterior walls. This will allow the heat from the house to keep the pipes warm.
- To protect your floors, have a designated spot for wet and/or dirty shoes. Water sitting on the floor can be a safety hazard and cause someone to slip. Also, this keeps your floors clean and free of scratches.



Habitat families with questions on home maintenance or issues can contact Program Services at 864-591-2221 ext. 100.

Happy Birthday!

The following homeowners will be celebrating birthdays in January, February, and March. Happy Birthday from your Habitat family!

January:

Carsenna Nesbitt
Katherine Miller
Sharon McFalls
Le’Jeta Proctor
Lee Martin
Brenda Lyles
Janice Garrett
Cathy Robinson
Patricia Woodruff
Carla Scott
Melinda Lynn
Ingrid Belue
Linnie McCravy
Lanita Swindler
Shonta Minor
Jerrica Hoey-Means
Carol Gory
Daisha Bonds

February:

Blanca Guerrero
Deberah Andrews
Philomene Alceno
Imogen Burgess
Teretha Denton
Lydia Renee Collins
Barbara Hawkins
Sergio Maldonado
Julie Ogle
Brandy Ivery
Eugena Hurst

March:

Terry Brannon
Judith Holbert
Patricia Higgins
Vivia Bigsby
Michael Singleton
Jacklyn Marshall
Fredrica Douglas
Denisa Robinson
Crystal McDowell
Catherine Sims
Solana Kelly
Tia Miller
Carrie Tucker
Maechelle Locklear
Carmen Garcia
Barbara McDowell



Casey

Habitat's Newest Homeowner

It's been an exciting year for Homeowners with Habitat. We completed homes number 154 and 155.

Our newest homeowner is Casey Lattimore. He closed on his home in November and has already become an integral part of the Fulton Avenue family.

Casey's home is located in the Northside of Spartanburg, within the City limits. He is within walking distance of the Farmer's Market, Dr. T.K. Gregg Center, and Butterfly Branch Greenway.

Please join Casey, his family, volunteers,

Community Sponsors, and Habitat staff to celebrate his Home Dedication in February. The date and time will be announced and invitations will be sent.

Congratulations to Casey!

We also invite you to join Shunda Tate and her son Sta'Brayan as they dedicate their new home in March. Watch your emails for more details.

Ongoing Education Opportunities

Program Services at Habitat has gone through many changes in 2023. With the addition of Lisa and Carolyn, the department is working to increase its engagement with all of our Habitat Homeowners. The application process has changed, home visits have changed, and we are excited that we now have our own mandatory education classes. Program Services is also following our newest homeowners for at least 5 years after they close on their home to make sure they are moving in a positive direction financially by providing support, referrals, and education to ensure their success. Any Habitat Homeowner may attend the educational classes as long as they reserve a spot in the class. Classes are held at the Habitat for Humanity office and all materials are provided. After the class, if you have more questions or need more individualized help, the Program Services staff is there to help you. If you would like to sign up for a class, please contact Carolyn Smith at 864-591-2221 ext. 100. Space is limited. We have the following classes available.

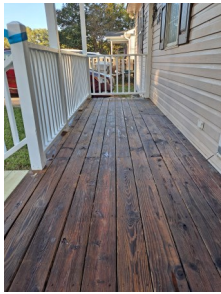
Date	Time	Topic	Date	Time	Topic
Wed. January 10	5:00 PM	Creating your Vision	Sat. February 10	10:00 AM	Creating your Vision
Wed. January 24	5:00 PM	Maximizing your Paycheck	Sat. February 10	11:00 AM	Maximizing your Paycheck
Wed. January 31	5:00 PM	The Art of Budgeting	Sat. February 17	10:00 AM	The Art of Budgeting
Wed. February 7	5:00 PM	Intelligent Spending	Sat. February 17	11:00 AM	Intelligent Spending
Wed. February 21	5:00 PM	Banking Basics	Sat. February 24	10:00 AM	Banking Basics
Wed. February 28	5:00 PM	Planning for the Future	Sat. February 24	11:00 AM	Planning for the Future
Wed. March 6	5:00 PM	Taxes, Taxes, Taxes	Sat. March 9	10:00 AM	Taxes, Taxes, Taxes
Wed. March 20	5:00 PM	Purchasing a Vehicle	Sat. March 9	11:00 AM	Purchasing a Vehicle
Wed. March 27	5:00 PM	Understanding Your Homeowner's Insurance	Sat. March 16	10:00 AM	Understanding Your Homeowner's Insurance

Habitat Spartanburg Partners with Rebuilding Together Together to Complete Project

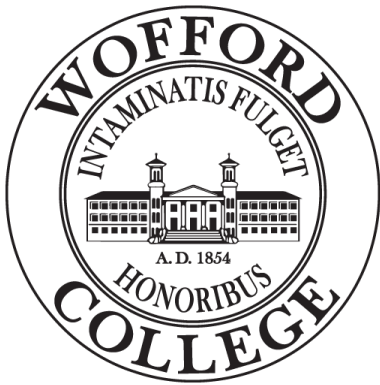
In July, Habitat Spartanburg was introduced to another nationwide nonprofit that specialized in critical home repair called Rebuilding Together. Rebuilding Together does not have an affiliate office in South Carolina but the Duke Foundation, a philanthropic arm of Duke Energy, was providing funds for a Home Repair project in Spartanburg. Rebuilding Together provided the materials and manpower and Habitat provided the project location and completed any portion of the project that could not be finished in the one day event.

Duke Energy provided 22 volunteers from all areas of their business as well as Piedmont Natural Gas employees. These volunteers painted decks, sanded and painted porches, replaced steps, pressure washed driveways, sidewalks and walkways as well as landscaping and beautification in one of Habitat's oldest neighborhoods. Eggs Up Grill provided both breakfast and lunch to keep the volunteers fueled and hydrated.

The Duke Foundation, Rebuilding Together and Habitat Spartanburg hope to continue working together to provide Upstate Homeowners with the critical repairs they need to maintain a safe and stable home.



Wofford Students Study Affordable Housing with Habitat



In the month of January, Wofford College students participate in an Interim study of their choice. Professors create Interim Courses and Projects that are not a part of the normal college curriculum. Dr. William DeMars, Professor of Government and International Affairs, developed the Curriculum called "Build an Affordable House: Save the Environment, Transform a Community" for the 2022 Interim session and because of its success has continued offering the Interim Course.

January 2024 will be the third Interim class to work in partnership with the Habitat Spartanburg Construction Department to help build affordable housing as well as understanding the "environmental footprint" of the home. In addition, they also study how an energy efficient home is designed and constructed and the problems of energy conservation in new and remodeled buildings. From the Social Impact of Affordable Housing, they will also study the broader issue of affordable housing in Spartanburg and across the United States.

This year, 22 students from Wofford will begin with the very basics of home construction and learn how to frame a house. They will also be part of the "Wall Raising" Ceremony at our newest build on Fulton Avenue in the Northside Neighborhood on January 11th. We look forward to sharing our skills and experiences with the students while gaining an understanding of their perspective of housing in the area and potential solutions for some of the issues we face with affordable housing.



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 Volunteer Coordinator At 864-591-2221 Ext. 111.

Upcoming Events

- January 6—Auction at the ReStore
- January 11—Wall Raising on Fulton Avenue
- January 13—ReStore closed in observance of MLK
- January 15—ReStore and Offices Closed in observance of MLK
- January 20—Homeowner Celebration
- January 20—Auction at the ReStore
- February 3—Auction at the ReStore
- February 17—Auction at the ReStore
- March 2—Auction at the ReStore
- March 16—Auction at the ReStore
- March 30—Auction at the ReStore

Habitat for Humanity of

Spartanburg

2270 South Pine Street
Spartanburg, SC 29302

Phone: 864-591-2221

E-mail:

lisa.mcteer@habitatspartanburg.org

carolyn.smith@habitatspartanburg.org

Alexis.williams@habitatspartanburg.org

