

Building families

published by **Interfaith Housing Alliance, Inc.**

Spring 2007

Westminster Boys and Girls Club: Vision Now a Reality



Help with homework, access to computers, crafts and recreation offered here. Here is the Westminster Boys and Girls Club. It's a place to go where children have supervision and structured activities from 3:30 to 6:00 p.m.

Nearly 65 youth are being served from all over Carroll County, with a regular daily attendance of about 25. However, most of

With the boxes of recently unpacked computers as their background, Rosa Ramiro and Fanny Librado finish their after school snacks before getting to work on their homework.

the youth, ages 5 to 18, live in the Union and Main Streets and Pennsylvania Avenue areas in Westminster.

On any given Tuesday, Wednesday or Thursday afternoon, after school and during the summer, young people can be found dancing, working puzzles, playing board games and table hockey or shooting miniature hoops. But homework is emphasized during the first Power Hour.

Snacks are served and then it's get to work and get that homework done. Volunteers include a certified teacher and

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Upchurch Honored With Justice and Peace Award

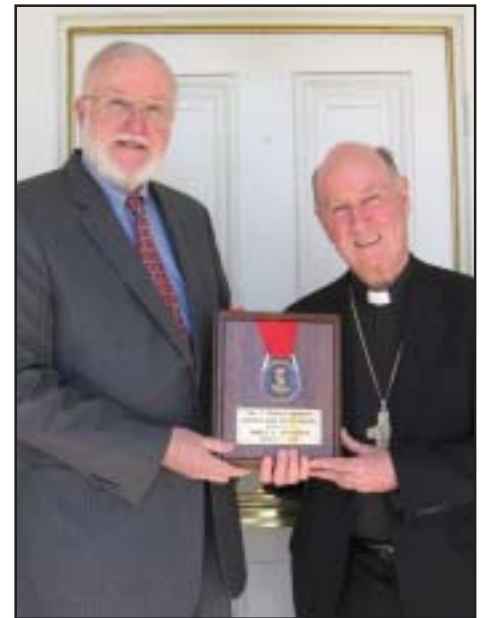
At a recent awards ceremony James Upchurch, president, Interfaith Housing Alliance, was honored by the Bishop P. Francis Murphy Foundation with the Justice and Peace Award for his many years of advocacy work and commitment to providing affordable housing in the Western Maryland Region. Attended by 500 guests working for peace and justice, the award was presented by the Most Reverend W. Francis Malooly, vicar general/western vicar, Archdiocese of Baltimore, and board member to the P. Francis Murphy Foundation.

"I thought it so appropriate that Jim be given the Bishop P. Francis Murphy Foundation Justice and Peace Award. The two worked so closely together in providing needed housing especially in

our western counties. We are all so grateful for Jim's magnificent contributions," said Bishop W. Francis Malooly.

Mr. Upchurch has more than 30 years of affordable housing experience and has served as Interfaith Housing's president since 1992 following its inception in 1989. The Justice and Peace award also honored his work in several developing countries which included the construction of schools, the upgrade of squatter areas, and the organizing of self-help housing programs.

From left is James E. Upchurch, president, Interfaith Housing Alliance, Inc., receiving the Justice and Peace Award from the Most Reverend W. Francis Malooly, vicar general/western vicar, Archdiocese of Baltimore, and board member to the P. Francis Murphy Foundation.



Credit - The Other Housing Problem

You have heard people talking about the cost side of our housing affordability problem. Purchasers of new houses might say, "We just paid \$500,000 for a new house. How can the average worker afford housing in this county?" Long time residents admit, "We could not afford to buy the house we live in at today's prices." Parents worry that their children "may not be able to live in the county where they grew up."

Rising housing costs is half of the equation. The other half is stagnate incomes at the bottom and the competition that housing has for what little people make.

In a future column, I will list the \$37,000 in fees charged to our latest project in Frederick and other reasons for escalating costs. For this column, I would like to focus on what I call the other housing problem. Lower income households must run a gauntlet to keep what little income they have to spend on purchasing or renting housing. Consumer lending practices, our health insurance crisis and high school graduates without a clue about money management are all threats to getting lower wage earners into affordable housing.

Do you remember the old movies where the evil loan shark is telling the hapless borrower that his growing balance due is compounding every week? As I write this column, the CEO of a major bank is appearing before Congress to apologize for charging a financially strapped customer \$7,500 in interest charges and late fees on purchases of \$3,200.

The fine print from your local credit card bank or company that is not legible without an electronic microscope may have some nasty surprises that we

might have associated with the mine or mill workers who never got out of debt at the company store. For example, if you purchased \$1020 on your card and paid \$1000, your interest and fees might be on \$1020 rather than \$20. You may be paying more than 100% interest. Be careful about refusing to pay what was once considered an exorbitant or unlawful rate of interest. Your other credit card company may increase their rate because their fine print might say that they can do so if you miss a payment to their competitors.

That growing child needs a larger bed, so why not forget about credit cards and pay cash at the local rent to own store? If you visit Maryland Attorney General's Consumer Protection Division web site, you will see examples like this:

"For example, a new \$400 washing machine purchased on an 18-month installment plan at the maximum allowable interest (24%) would cost \$480 total. Under an 18-month rent-to-own plan, you'd typically pay \$1000 or more for the same washing machine. Plus, the rent-to-own washing machine might be a couple of years old and previously rented to many other people."

Maryland law does not place any limits on the finance charges or interest rent-to-own dealers can charge. The dealers are also not required to disclose as an annual percentage rate (APR) the finance charge or interest consumers end up paying to own the product."

Payday loans, predatory lending, higher prices for uninsured cash patients at hospitals and weekly "debit" burial insurance policies are

among the long list of ways to take advantage of people who will let themselves be victimized.

Consumer Survey Offered by Realtors

The Maryland Association of REALTORS has created a newsletter for its League of Maryland Homeowners. As a part of this effort, they offer an opportunity for consumers to provide ideas to improve their website and other homeownership resources within the state. Go to www.mdrealtor.org and follow the links.



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731 N. Market St., Frederick, MD 21701

(301) 662-4225

www.interfaithhousing.org

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M&T Bank Gives \$20,000 to Interfaith Housing Alliance

M&T Bank recently brought its total donations for 2006 to Interfaith Housing Alliance to \$20,000, covering various service regions shared by the bank and by Interfaith. This is the third year in a row that M&T Bank has committed this level of support to the production of affordable housing.

Gail D'Angelo, located in the Harrisburg, PA, area and Bradley Pingrey, assigned to the Hagerstown, MD, region for M&T Bank, both expressed their interest in making a difference in the lives of lower income families to find decent and affordable housing. "The success of Interfaith Housing in creating solutions to gaps in housing through the development of varied types of projects in Maryland and Pennsylvania shows in the number of projects completed," D'Angelo offered.

Brad Pingrey said, "From a corporate standpoint, it's important to support the local community. Providing workforce housing has been identified as a critical need across the board and M&T Bank is happy to support Interfaith Housing Alliance in the work that they do."

"The continuing grants from M&T Bank demonstrate a deep understanding of our work and a clear effort to help bring social justice in housing to those who have been priced out of the market by the recent rapid escalation in housing prices," said Jim Upchurch, president of Interfaith Housing Alliance.



Gail D'Angelo, right, from M&T Bank is shown presenting a check to Rev. Marilyn Washburn, board chair of Interfaith Housing Alliance, at a recent board meeting in Smithsburg. Joining them are George Peck, left, board vice chair, and Jim Upchurch, president of Interfaith.

Flowers of the Field in Transition

The Interfaith Housing Alliance family feels its losses just as any family would and IHA has had two important figures transition into timelessness recently.

The Reverend Dr. Robert Hartman, one of Interfaith Housing Alliance's founding board members, who stayed on as a director emeritus, passed this February. His interest in helping to advance the cause of social justice in housing was clear from the time of the earliest meetings. Bob brought with him his calling as an ordained minister of the Methodist faith and his scholarly pursuits as chairman of the department of philosophy and religious studies at what is now McDaniel College in Westminster, from where he retired in 1995.

It was through that chairmanship that a key element of early funding was found for a partnership between Interfaith Housing Alliance and what was then Western Maryland College. That early significant grant from the Jessie Ball du Pont Foundation allowed IHA to hire staff and start its first construction project and benefited the college by adding opportunities for internships in social work.

Dr. Hartman's long commitment to Interfaith Housing Alliance and social justice embodied a personal belief that he held throughout his lifetime. He will be missed, personally and professionally.

Mary S. "Sue" Cerutti, a Frostburg native, led redevelopment projects all over Cumberland for many years, including the

reclamation of the Decatur Heights Neighborhood, for which Interfaith Housing Alliance was a major partner. Sue died in April.

Every stage within that long revitalization project, where large old, Victorian-style houses, which had been long abandoned to drug dealers, were brought back to life for families struggling to afford a home, was marked by direction by Sue and her husband Dick. Each difficulty in the restoration of these historic properties was just a challenge to be overcome, never a defeat, according to Sue.

The Cumberland Times-News called Sue a "visionary" and Interfaith Housing Alliance had the privilege to call her a friend and partner. She, too, will be missed.

Mutual Self-Help Rewards Hard Work With a HOME

Mutual Self-Help Homeownership participation requires hard work and endurance. This program is not for those who cannot pile on additional effort even when they are tired. Yet it offers a wonderfully unique opportunity for those whose income would not allow them to aspire to homeownership under usual measures. However, it is not a credit scheme that will hurt the buyer down the road, if the good advice given in housing counseling is followed.

Groups of five to ten homebuyers are teamed together to create a labor pool to provide 65% of the labor

required to build all of the houses in the group. Participants need to prepare to work as a contributing member of the team. Volunteers can also be recruited by the homebuyers and by Interfaith Housing Alliance, but participants are responsible for most of the work that does not require a technical license.

Projects in Mutual Self-Help building are on-going in four locations now.

- Fayetteville, PA – Houses are under roof and interior work on-going.

- Cascade, MD – Footers for homes are being prepared.
- Shippensburg, PA – Wells to serve this large development are being drilled.
- Newville, PA – Site work is underway for the overall development.

Call 301-662-4225, 717-532-2475 or 717-749-5122 for information about this program.

Family Friendly Award Given

Early this year Interfaith Housing Alliance was one of 10 area businesses recognized for providing a family friendly atmosphere for its employees by the Frederick County Office for Children and Families. Over 70 companies responded to the questionnaire for this fourth annual review. Shown here front and center are two employees of IHA, Allison Calhoun and April Clemons, with their small children, Arianna Calhoun and Liam Clemons, who have come to work with their mothers to allow for greater bonding in the very early stage of childhood. Additionally, each mother has worked from home from time to time to accommodate other issues of child rearing.

Jim Upchurch, president of Interfaith Housing Alliance, said that nonprofits struggle to provide benefits, but keeping employees happy is an important part of the organization. "Many times we cannot compete in salary packages with for-profit companies, but we think it is important to offer diverse benefits."

Other companies honored were: Wells Fargo Home Mortgage, Frederick Air, Hood College, the Frederick News-Post, St. John Properties, Mamma Lucia of Frederick, Chase Card Services, Sun Trust Bank and Sylvan Learning Center.

(Photo courtesy of the Frederick News Post.)



The Homeownership Counselor Is In



Barbara Hallowell, Interfaith Housing Alliance's accredited housing counselor, is shown helping a potential homeowner learn how to judge the merits of a mortgage credit application. Buying a home is the largest financial investment most families ever make.

Interfaith Housing Alliance is now offering pre-purchase education classes to assist home buyers and those, who wish to become homebuyers, gain the tools they need to make an educated decision about one of the largest financial investments they will make during their lifetimes. Homeownership Education provides power to consumers to go into the real estate purchase process knowing they are ready for the challenges of homeownership and prepared to handle any challenges after they are in the home.

Topics covered in the Saturday morning classes cover shopping for the right mortgage, down payment and closing cost assistance that is available, learning who are all the key players in a mortgage transaction, shopping for the right home, creating a family spending plan that can help you achieve the American Dream, learning to manage credit wisely, how to fix errors on your credit report, or create a payment plan to get debt under control.

If you are interested in participating in our Homebuyer Education Courses or for Financial Counseling please visit our webpage at www.interfaithhousing.org, download and fill out the general information and intake form and submit to Barbara Hallowell, Homeownership Education Coordinator, at bhallowell@interfaithhousing.org or by mail. Please call 240-446-4786 to set up an appointment, or discuss how Interfaith Housing Alliance's Homeownership Education Department can help you work towards becoming a homeowner, or learn to manage your finances to your best advantage

Building Sites Wanted

Interfaith Housing Alliance is looking for affordable, buildable lots in Carroll, Frederick, Washington and Allegany Counties of Maryland and Franklin, Adams, and Cumberland Counties of Pennsylvania. IHA also does rehabilitation of existing housing. Projects include single-family, multi-family and senior housing. If you have any property leads, please contact Jerry Bucey or Frank Lucician at 301-662-4225.

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What is *not* recommended . . .



"As an alternative to the traditional 30-year mortgage, we also offer an interest-only mortgage, balloon mortgage, reverse mortgage, upside down mortgage, inside out mortgage, loop-de-loop mortgage, and the spinning double axel mortgage with a triple lutz."

Susquehanna Bank donates \$5,000 to Interfaith Housing Alliance

Susquehanna Bank recently made a \$5,000 donation to Interfaith Housing Alliance, Inc. in support of its mission to provide affordable housing. As part of a partnership with federal and local governments, the funds will be used to help in the administrative cost and program costs of developing and building residential homes for low-income families through the Self-Help Housing Programs that are utilized by Interfaith Housing.

“There is a shortage of affordable housing in the Western Maryland region. There’s a real and immediate need for homes and apartment units. Some area residents simply cannot afford to live in the same community in which they work.

Interfaith Housing is a true community builder, and we’re thrilled to make this donation to help meet affordable housing needs in our neighborhoods,” said James G. Pierne, Chairman, President, and CEO of Susquehanna Bank.

“Interfaith Housing is exceptionally grateful for Susquehanna Bank’s generous contribution and hopes that other local companies follow suit. Providing low-income households with adequate, affordable and accessible housing opportunities is essential for the long-term health of our community,” said James Upchurch, Executive Director of Interfaith Housing Alliance, Inc.

Attending a check presentation for Interfaith Housing Alliance, Inc. are (left to right): James G. Pierne, Chairman, President, and CEO of Susquehanna Bank; Martha Lynch, resident at the Francis Murphy Apartments; James Upchurch, President of Interfaith Housing Alliance, Inc.; Peggy Price and Bob Young, both residents at the Francis Murphy Apartments.

Affordable Housing Issues Presented for Rotary

Speaking to the Rotary Club of Frederick recently, Jim Upchurch, president of Frederick’s Interfaith Housing Alliance, described several of the major low cost housing projects that he initiated in Africa and how the lessons learned from these projects apply to conditions in Central and Western Maryland. Board members and staff from IHA are available to share the work and issues of affordable housing for service and faith organizations throughout the service region. Pictured, from left, are Rotarians M.J. Hermes and Paula Biser; Upchurch; and Rotarians Pat Hanberry and Craig Russell. *(Photo courtesy of the Frederick News Post.)*

Newsletter, Website, Campaign Membership Intended To Simplify Giving

During a recent conference on fundraising, sponsored by the Western Maryland Chapter of Fundraising Professionals, area nonprofits were lectured on thinking about the needs of donors. The primary questions posed were: “Does a nonprofit offer a variety of ways to ease making a donation for people who live in an ever-busier society?” and “Does the organization communicate the value of its work regularly to its supporters?”

On-line giving was one of the prime ways cited to simplify gifting by the generation that has grown up with computers and those now just beginning to explore the ways in which they will give back. Interfaith Housing Alliance offers on-line giving through the website www.interfaithhousing.org. Donations are handled by Network for Good, a national site for which IHA had to be approved.

IHA continues to participate in the Maryland Charity Campaign and all of the Combined Federal Campaigns in the organization’s service region. And, for the traditionalist who wants to write a check, enclosed within this newsletter is a donor envelope. Please contact the Frederick office to share other ideas.

Westminster Boys & Girls Club, cont. from page 1

students from both McDaniel College and Carroll Community College.

Through demolishing a dilapidated house on an almost inaccessible lot on Union Street in Westminster, a unique partnership created an important community asset. Envisioned by a group of civic activists and driven by the members of the Union Street Church the Westminster Community of Shalom Family Center was born.

Newly constructed to reflect the design of the historical streetscape, the Family Center offers programs for all ages, including serving as a senior center. Interfaith Housing Alliance played a role in making a donation back in 2005 to help get the project rolling and then worked to make the site handicapped accessible with an easement from the organization's nearby Union Village Apartments.

"The club operates under the umbrella and as a unit of the Harford County Boys and Girls Club and follows a specific

program design of four core operational goals," according to director Phyllis Hammond. The program core includes: education, arts, physical fitness and life skills.

Current and Future Needs

"Our dancers are so talented," said Hammond as she spoke of the need to finish the basement space into a dance studio. Other needs for the club include summer volunteers for the program, transportation for the youth and, of course, funding for the nonprofit operations to add staffing.

"Teaching young people about making better choices has such a broad impact," she said. "We never know how important our work is until we see the adult that grows from this effort."

Instead a collecting litter, as the dilapidated house once did, this place now collects young people and helps them to expand their world, guides them with healthy socialization and encourages them to reach for their true potential in life.



Dulce Librado gets help with her homework from student volunteer mentor from McDaniel College that the boys and girls refer to as Mr. Steven. Homework is the primary focus of the first hour at the club, and then the schedule opens to crafts, games and other activities.



As the days grow warmer with ideal days for moving, I want to fight shelter poverty and help my neighbors find or build safe, decent, affordable housing with a gift to Interfaith Housing Alliance, Inc.

Name _____
 Address (1) _____
 Address (2) _____
 City _____ State _____ Zip _____
 Phone _____ E-mail _____

My/Our gift \$ _____

Please make check payable to Interfaith Housing Alliance, Inc.

Annual Giving Levels:

- Friend-up to \$99 Housing Advocate-\$100 to \$999
- Program Supporter-\$1,000 to \$4,999
- Community Partner-\$5,000 to \$9,999
- Sustaining Benefactor-\$10,000+

Please note that we qualify under the Internal Revenue Code, Section 501 (c)(3), as a tax exempt organization. Your gift will be used for charitable purposes and not for any political or lobbying purposes. No goods or services are to be provided with respect to this contribution. A copy of our current financial statement is available by contacting Interfaith Housing Alliance, Inc., 731 North Market Street, Frederick, MD 21701; phone: 301.662.4225. Documents and information submitted to the State of Maryland under the Maryland Charitable Solicitations Act are available from the Office of the Secretary of State for the cost of copying and postage. The official registration and financial information for Interfaith Housing Alliance may be obtained from the Pennsylvania Department of State by calling toll free in Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.



Talented dancers show up to practice at the Westminster Boys and Girls Club. Phyllis Hammond’s pride in the young people who are participating in dance classes at the Westminster Boys and Girls Club resonates in her quest to provide a more appropriate rehearsal space for them. Noting that getting the basement finished would give them more dedicated space, Hammond commented on the talent that they display. Above, left to right, are Azya Woodyard, Amanda Pope and Iyesisha Harris practicing a jazz or hip hop routine at the club. See story on Page 1 about this great community asset and how Interfaith Housing Alliance and residents from our Union Village Apartments and nearby revitalized homes are involved.

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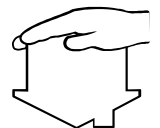
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