

Building families

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How I Spent My Summer "Vacation"??

Ten families building their own houses in Cascade, MD, are saying, "What vacation?" Possibly the hottest summer on record for many years found these energetic souls committed to the biggest investment of their lives. They literally sweated together in the heat. On the far end of this project, each of the ten families will move into a new house in a neighborhood that they created and built. Of course, now they are shivering together.

This Mutual Self-Help Housing project has given folks from Thurmont, Waynesboro, Blue Ridge Summit, Jefferson, Rocky Ridge,

Frederick and Cascade, with one family from Baltimore, the opportunity to earn a home of their own. Wendy Leggett, all 5'2" of her, who works just across the road from the project, joined the group effort to accomplish what she has been waiting for 15 years to do - get her own house. Wendy, a single mother of two daughters, says the process "at times seems overwhelming, but I am learning a lot about something that I have never done before."

For Shawn Churnetsky from Cascade's "sister city" of Blue Ridge

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Search & Shop the Internet and Support Affordable Housing

Interfaith Housing Alliance, Inc. is now a registered charity through the on-line search engine, GoodSearch.com. By using this search engine, individuals can support funding to Interfaith Housing Alliance at no cost to the user. GoodSearch.com, a yahoo-powered search engine, donates 50% of its revenue to the selected charity – equivalent to one cent per search. Also, participating retailers on the Shopping Page will donate a percentage of purchases.

The search engine is simple and easy to use and the pennies add up quickly – just 500 people searching at least four times a day will yield over \$7,000 in funding to the charity per year. As search engine advertisers generate billions in sales, they're teaming with not-for-profits to share a portion of their earnings. Each time a person enters a query, money is generated by the advertiser for the selected charity.

"We know there are a lot of people who want to do good but may not have the time or the money to help out," said Ken Ramberg, Co-Founder of GoodSearch and former President of MonsterTRAK, now a division of Monster.com and the largest online career site for college students. "We've taken something people do every day – searching the Internet – and have turned it into doing good."

Who Can Afford a Long Commute to Work?

Home is where your house is and that has been radically affected by the recent housing boom. Regional residents have been going farther out from their traditional home, that is, where they may have grown up, to find housing they



can afford on salaries offered in their traditional home territory.

The lure of the open road was once a romantic call to Americans, but there is nothing “open” about our roads anymore because we’re all commuting further and longer...and our highways are more dangerous and gas costs so much. Also, long commutes have proven to be detrimental to family life and community support. Those longer hours on the road mean fewer hours helping with homework and participating in volunteerism.

Ask any community service club or volunteer emergency agency to translate the effect on them. The demand for their services increases as their membership dwindles and ages. The recruitment challenges loom large in their portfolio of needs.

Quotes from blogs that were discussing time-in-transit:

From someone who had given up a 51-minute-each-way commute:

“I can go to the local grocery market and choose something for dinner, go for a 90-minute jog, or attend meetings for the couple of volunteer groups I’m in” and “Who leads the Scout groups? Who coaches Little League? Who volunteers as firefighters?

Who uses the local library? You can’t do those things easily if you’re away from home from seven to seven.”

From another whose concern was more economic:

“What do your commutes cost if you figure in, say gas, oil, maintenance and depreciation? What if you add in the health costs of sleep deprivation, sitting in traffic, etc.”

Maryland has the second highest commuting time in the nation, right behind New York State. That means that Maryland, having increased 14% to 20% recently, is even higher than California. For the rest of the region, West Virginia shows up at number eight and Pennsylvania is at 15, according to the U.S. Census Bureau. Assuming 250 average workdays per year, more than six full days are spent commuting in

Maryland. And, for those in outlying areas commuting into metro centers, the commute is much longer.

Now, we can add in the environmental impact. The fossil fuel use alone brought Maryland its Vehicle Emissions Inspection Program (VEIP) regulations that everyone loves to hate. Agencies that build affordable housing in major work centers ought to get an automatic consignment of “green building” points.

Coming full circle, it’s all about being able to afford to live where you work and affordable housing is the key.



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Affordable Townhouses Available Soon in Frederick

After years of negotiating designs with the neighborhood and with the City of Frederick, Monocacy Manor Townhouses are underway, as shown by the assembled floor units, and will soon be available to qualified buyers. Located in Frederick City off Motter Avenue near Interfaith Housing Alliance's Monocacy Woods Apartments, these homes are for sale to first time homebuyers and offer a

new opportunity for those who need affordable housing.

As part of the Hope VI redevelopment plan IHA has built a single family detached house and is in the process of building ten townhouses that will be for sale to income eligible buyers in Frederick. All houses have three bedrooms and two bathrooms. The sales price of the houses will be reduced with subsidy monies from

HUD, Frederick County and Frederick City. The potential applicant will need to be able to secure a first mortgage of between \$115,000 and \$243,000 dependant on income. For more information contact Barbara Hallowell, the Homeownership Education Coordinator, at 301-662-4225 x 204 to discuss the application process in detail.

Gladhill Tractor Donates Snowblowers

Gladhill Tractor has generously donated two Snow Blowing Machines to Interfaith Housing Alliance in support of their Multi-family Rental Program. "Our organization is fortunate to have the commitment and generosity of Gladhill Tractor to our affordable housing mission," said James Upchurch, president, Interfaith Housing Alliance, Inc., shown at left accepting this equipment from Marshall Gladhill of Gladhill Tractor.



Bank of America Donates to Homebuyer Education

Bank of America recently presented a charitable gift of \$15,000 to Interfaith Housing Alliance, Inc. in support of its Homebuyer and Financial Education Program. "It is admirable of organizations such as Bank of America to commit their resources to support first-time homebuyers who are working to achieve homeownership. It is through this level of community partnership that we are able to address the growing demand for affordable housing." said James Upchurch, president, Interfaith Housing Alliance, Inc.



Pictured from left are: James Upchurch, president, Interfaith Housing Alliance, Inc.; Melissa Fischer, vice president and market manager, Global Community Impact, Bank of America; George Taylor, vice president, Business Banking, Bank of America

IHA Partners with WV Partnership

The Partnership for Affordable Housing, a Jefferson County-based organization promoting community awareness of the need for affordable housing and mobilizing resources to meet that need, announces an agreement with Interfaith Housing Alliance. Through this agreement, made possible through a grant from the Jefferson County Commission, IHA will provide technical and administrative assistance to the Partnership to develop an affordable housing program in Jefferson County, West Virginia, and its municipalities.

Mark Roper, president of the Partnership, recently told the *Martinsburg Journal* that joining with Interfaith Housing Alliance should really help to expand the options for his organization. "This will really open up some doors for us to begin putting up some units," he said.

Interfaith coordinator, Jerry Bucey, said the partnership represents a great

opportunity for this relatively new organization, formed just two years ago, to benefit from IHA's 15 years of experience in the area.

Interfaith Housing will assist the Partnership in forming a nonprofit Community Housing Development Organization. Professional services will also be provided for the development of affordable housing projects and the establishment of work and training programs. The Partnership for Affordable Housing is the formal organization of a long-standing group in Jefferson County that has long wished to provide safe and affordable homes within the community.

For more information, contact the Interfaith Housing office in Frederick at (800) 836-6088 or (301) 662-4225, or www.interfaithhousing.org; or the Partnership President, Mark Roper at (304) 671-5262.

Summer "Vacation," continued from page 1

Summit, PA, this project is "the opportunity to learn all new things and fun to do." He and his wife have been renting and he works in prefab housing. Now he is building his own home and "getting to know my neighbors before I move in." At the ripe age of 21, Shawn made a commitment to provide a most important asset to his family life.

Both Shawn and Wendy emphasized the hard work involved, the great team of families with which they share this adventure and the important coaching that they receive from Dave Schweinsberg, Interfaith Housing Alliance's construction supervisor. "The work is stressful, but Dave is so much fun to work with and that helps," said Wendy.

Interfaith Housing Alliance's Mutual Self-Help Housing Program has produced hundreds of homes in four counties of Western Maryland and now offers the program in South Central Pennsylvania. Anyone interested in the hard work of earning their own home should call 301-662-4225 or 717-532-2475 and ask for the homeownership department, or visit IHA's website at www.interfaithhousing.org.

Photos on the opposite page show elements of progress at the Cascade Self-Help Housing development. At bottom, the families watch as their roof trusses are raised, but the other photos show these families building their floors, wall, rafters and roofs, as does the photo on Page 1. These houses are now under roof.

Self-Help Families Share Labor with One Another



Exciting Projects Ahead

Interfaith Housing Alliance has many projects to forward its mission of working to achieve social justice in housing on the drawing board. In Maryland, affordable senior housing is being designed for Cumberland and in exploration in Walkersville and Adamstown. In Pennsylvania, there are partnerships in the works to bring a project forward in Chambersburg and for the potential preservation of a project in Confluence.

Self-Help Housing families have moved in in Fayetteville, PA, and construction is underway in Shippensburg and Newville, PA, with many units still available. A new project is on the radar screen for Waynesboro, PA. The need for affordable housing continues to grow throughout the region. Call 301-662-4225 or 717-532-2475 to learn more about these opportunities.

Thanksgiving Feast Served at Weinberg House



While a live turkey peered out at them from the TV screen, the residents of the Harry and Jeanette Weinberg House in Frederick were served a Thanksgiving luncheon through the coordinated effort of IHA's Property Management Department. Sandy Richardson, manager, prepared a full feast with all the trimmings and delivered it to the residents, as requested. Shown enjoying the event are Charles and Charlotte Hahn, foreground, Betty Smith, Kathy Lowery, rear, and Debbie Overs, far right. Linda Washington, book-keeper, helped with the serving



John Claud Walter In Transition John Claud Walter's contributions in work ethic and empathy for the families, with whom he interacted, strengthened Interfaith Housing Alliance's Mutual Self-Help Housing Program. We thank his family, including wife Joyce and their children and spouses, for remembering IHA with memorial donation designation and for the time you shared him with our organization. The loss of this fine man in July of 2007 continues to be felt.

MPDUs Built in Frederick County

A ceremony heralding the first ever inclusionary zoning units in Frederick County at Whispering Creek was held in June. Interfaith Housing Alliance, which lobbied hard for the ordinance that required the inclusion of Moderately Priced Dwelling Units (MPDU) in all new developments over 25 units, celebrates this milestone as well. IHA adds a salute to the developers and architects that they look wonderful, as well. (Photo courtesy of FCDHCD).



Citi Supports Homebuyer Education Program



Citi recently presented a charitable gift of \$5,000 to Interfaith Housing Alliance, Inc. in support of its Homebuyer and Financial Education Program. “Community support is critical to the sustainability of our programs,” said James Upchurch, president, Interfaith Housing Alliance, Inc. “It is through these partnerships, such as that with Citi, that we are able to expand our reach in addressing the affordable housing needs in the region.”

According to Ellen Prete, community relations manager, “Citi is pleased to support Interfaith Housing’s Homebuyer and Financial Education Program, which prepares renters to become homeowners and ultimately increases the health and happiness of their families and our community as a whole. With every class they attend their knowledge and commitment increases, moving them closer to their ultimate goal of homeownership and building equity for their family’s financial future.”

Pictured from left are: Barbara Hallowell, Homeownership Education coordinator, Interfaith Housing Alliance; and Ellen Prete, manager, Community Relations, CitiMortgage



During the cold winter months, it is especially important to me 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.



MPDU Ceremony Attracts Families and Dignitaries

Jim Upchurch, president of Interfaith Housing Alliance, acknowledges his introduction at the ribbon cutting ceremony for the Moderately Priced Dwelling Units at Whispering Creek. Upchurch was a part of a strong group of advocates that worked with the County Commissioners to develop the local ordinance. Many additional units are now in the development pipeline for Frederick County. Shown with him starting clockwise from bottom right is the son of one of the new owners, Vicky Grim from the Maryland Department of Housing and Community Development and County Commissioner Kai Hagen. (Photo courtesy of FCDHCD.)

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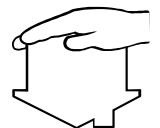
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