



IHA

Building Homes to Build Community

www.interfaithhousing.org

Fall 2011

Affordable Housing Named Top Unmet Need in Frederick Co.

The Community Foundation of Frederick County recently published a Human Needs Assessment (sponsored by the Ausherman Family Foundation, the Delaplaine Foundation, PNC Bank and the United Way of Frederick County) that named affordable housing as the top unmet need in Frederick County. In fact, affordable housing was mentioned more than three times as often as the number two unmet need - jobs.

According to the assessment report, 36% of Frederick Co. residents spend more than 30% of their income on housing. Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and health care. Households that spend more than 50% of their income on housing are severely cost burdened and at risk of becoming homeless (see page 14 of the Executive Summary).

The Human Needs Assessment report is online at www.cffredco.org/impact/needsreport

To create opportunities for more affordable housing in Frederick County, the **Ausherman Family Trust** has offered IHA a Challenge Grant of \$25,000. It is a 2-1 Match and IHA needs to raise \$50,000. With your generous support, we will meet the challenge. The community is counting on us!



IHA's Self-Help Community in Emmitsburg, MD

The Ausherman Family donated 6.5 acres to IHA in 2000 to provide homeownership opportunities in honor of the late Ernie Ausherman, founder of Ausherman Homes. See inside for information on IHA's current opportunities.

IHA has been providing affordable housing to the residents of Frederick County for nearly 20 years. Select accomplishments include the construction and management of Weinberg House Senior Apts. and Natelli Manor Family Apts., the renovation of about 100 apartments and townhomes in Frederick City, and our collaboration with Heartly House to provide services to the victims of domestic violence.

1 Ausherman Family Trust Matching Challenge Grant

2 What's New? We're Back in Cumberland!

3 Building Equity with Sweat New Porch Steps!

4 Buddy Benefits from Diabetes Awareness Program

What's New?

IHA is actively engaged and working with local builders to develop additional opportunities for affordable housing and we are currently looking at three sites in Frederick County. The new communities below are just a few of the many types of housing we can provide.

New Self-Help Community Opening in Greencastle



We are currently accepting applications for homeownership opportunities in Pennsylvania. The Self-Help Program trades time for money and allows participants to make their 20% down payment with sweat equity instead of cash.

Nottingham Meadows is located near State Line. Call Linda Warren at 717-414-5042 or email her at lwarren@interfaithhousing.org

Rolling Hills, New Duplex Homes

IHA has partnered with Dan Ryan Builders, a Frederick County home builder who also has a strong presence in Pennsylvania, to build 14 duplex homes.

Rolling Hills is an established community of mixed home types including single family, townhomes and duplexes. Located in Greencastle, PA, six of the fourteen duplexes are complete and ready for new owners!

Please contact Peggy Hays at (717) 404-1702.



We're back in Cumberland!

Construction has begun on Penn Avenue Townhomes



IHA has partnered with PIRHL LLC to construct a 25 townhome lease-to-own community in Cumberland, MD.

The homes will have 2, 3, or 4 bedrooms with garages and at least 1,279 square feet of living space.

Please call Patti Penn at 301-662-4225 x1306 or go online for a rental application.

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Sweat Equity Pays Off by Building Economic Independence

Participants of IHA's Self-Help Homeownership Program are successfully gaining an economic advantage that they wouldn't have had access to by trying to save for a cash down payment on their new homes. Sarah Long, a past participant in the program agrees, "Like many others in the program, I started this experience with the desire to give my child a safe and comfortable home to grow up in. As simple as that is conceptually, it's an almost impossible undertaking for a single income family. In short, this was a life altering experience that I will never stop appreciating. I hope everyone at Interfaith knows how truly thankful and grateful the homeowners are for all of you!"

Sarah and her family now enjoy the benefits of owning their own home and have acquired a significant gain in their net worth, not to mention the sense of accomplishment and pride they gained by significantly participating in the construction of their home. Plus, the experience has taught them how to be much more 'handy' and routine maintenance and repairs are tasks they now have the ability to handle themselves, skills that will save them a considerable amount of money in the future.

Watch the Video Online!

Sarah's experience is posted on our website
www.interfaithhousing.org/programs/homeownership



D&T CONSTRUCTION DONATES NEW PORCH STEPS

When this staff photo was taken a year ago, we managed to strategically hide the crumbling concrete of the porch steps. However, when Deanna Henderson stopped by, she noticed! Luckily for us, she was the D in D&T Construction. Deanna told us that she would donate new steps to IHA and her husband Todd agreed.

We are very grateful to Deanna and Todd for their very kind in-kind contribution! Also, we want to thank Jack Hartman of Schuster Concrete for donating the concrete.

Self-Help Homeownership Program Timeline

14 Communities and over 200 homes since 1995

- 1995 - Mountain View Homes, Brunswick, MD, 22 homes
- 1997 - Freestate Heights, Taneytown, MD, 26 homes
- 1998 - Silo Hill, Emmitsburg, MD, 10 homes
- 1999 - Flat Run, Emmitsburg, MD, 15 homes
- 1999 - Union Bridge, MD, 3 homes
- 2000 - Forest Glen, Taneytown, MD, 61 homes
- 2001 - Mountain View Estates, Hancock, MD, 9 homes
- 2002 - Community Legacy, Cumberland, MD, 7 homes
- 2003 - Vaughan Heights, Cascade, MD, 9 homes
- 2004 - Sarah's Choice, Taneytown, MD, 17 homes
- 2006 - Greenbriar Estates, Fayetteville, PA, 4 homes
- 2007 - Newville, PA, 7 homes
- 2008 to 2011 - Middle Springs Estates, Shippensburg, PA, 33 homes completed and 6 more to be built

Our Newest Community:

2011 - Nottingham Meadows, Greencastle, PA
18 homes to be built

Applications are now being accepted (see page 2)



Building Homes to Build Community

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*Look inside to read about our New Communities and the
\$25,000 Challenge Grant from the Ausherman Family Trust!*

Summit Endowment Grant for Wellness Program Benefits the Senior Residents at Washington Square

Buddy and Juan Sanchez, IHA's Maintenance Assistant at
Washington Square Senior Apts. in Chambersburg, PA.



The Growing Stronger Health and Wellness Program, a.k.a. Buddy's Buddies, focuses on the management and prevention of diabetes and other chronic diseases. Residents will learn about the importance of diet and exercise and the implication of their lifestyle choices on their health.

Overall, we expect the program to help our residents to improve and maintain their health and vitality which will allow them to retain their independent and active lifestyles for as long as possible.

Buddy, a golden lab, quickly became a favorite with the residents after he moved in. He could usually be found in the community room, and it wasn't long before he became overweight from all of the well-intentioned treats. Buddy suffered a seizure and it was discovered that Buddy had become diabetic. After being placed on a strict diet, and after losing 25 pounds Buddy's health and vitality has improved remarkably.

**and Buddy the Seeing Eye Dog
gains some Health Benefits too!**