

**Seeking to put God's
love into action,
Habitat for Humanity
brings people together
to build homes,
communities and hope.**



- Non-profit Christian housing ministry recognized as 5th ranked out of over 1,500 other affiliates in the US by Habitat for Humanity International.
- Builds quality, affordable housing and revitalizes existing houses encouraging family stability and promoting self-sufficiency, educational achievement and responsible citizenship.
- Habitat for Humanity seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.
- Receives more than 3,200 requests for information on housing assistance each year.
- Completed 48 new houses with partners in the most recent fiscal year; more than 425 since the organization began in 1987. The affiliate has provided housing for more than 110 families internationally through Habitat's tithe program, and contributed \$108,000 to the program in the most recent fiscal year.
- Houses are sold to low-income families at cost and financed at zero percent interest; houses are not given away.
- Began Home Repair Program in March 2006; to date over 210 repairs have been completed through Habitat's critical repair program. Forty-two repairs were completed in the most recent fiscal year. Families qualify based on proof of ownership of home, income and need.
- Responded to the April 2011 tornados, assisting families their housing needs. Over twenty-five homes have been repaired or rebuilt for those impacted by the storms.
- Provided almost 2,000 men, women and children with quality, affordable housing and improved living conditions in Jefferson, Shelby and Walker counties.
- The cost to fully sponsor a family to live in a house starts at \$44,000. The average principal payment for families is currently \$325 per month.
- A family selection committee evaluates prospective homeowners for new construction using three criteria: (1) Need for quality, affordable housing; (2) Willingness to partner with Habitat Birmingham (minimum 300 "sweat equity" hours and 10 hours of homeownership education workshops); (3) Ability to repay a zero percent interest mortgage.
- In addition to building new homes and repairing existing homes, Habitat Birmingham acquires and rehabilitates abandoned and foreclosed homes in the Birmingham area. Thirty-eight families benefitted from this rehabilitation program in the past fiscal year.
- 501(c)(3) charitable organization governed by a local Board of Directors made up of a diverse group of community, business and religious leaders.

Habitat Birmingham
Post Office Box 540
Fairfield, AL 35064
(205) 780-1234 phone
(205) 780-1800 fax
www.habitatbirmingham.org

Follow HabitatBHAM on Facebook & Twitter.

Help build it!

BUILDING HOPE: Stages of Disaster Response and Recovery

Habitat for Humanity Greater Birmingham (Habitat Birmingham) has served the affordable housing needs of the Greater Birmingham region since the nonprofit, Christian, housing organization began in 1987. Building, revitalizing and stabilizing neighborhoods in Jefferson, Shelby and Walker counties, Habitat Birmingham offers a broad continuum of services to the community.

In the wake of a natural disaster, Habitat Birmingham is committed to utilizing its expertise, partnerships, staff, and volunteers to help our communities recover. Recovery is a long-term goal, to be achieved through a variety of services Habitat Birmingham offers to those individuals and families impacted by a natural disaster.

Stage 1:

- Assess the damage to homes – determining if they are repairable or need to be fully rebuilt
- Educate victims on steps for reporting damage and resources for assistance
- Mobilize volunteers for immediate response to affected areas
- Mitigate further damage to homes – remove fallen trees from homes, prevent future water damage, secure doors and windows

Stage 2:

- Collaborate with first-response agencies to identify individuals in need of home repairs or potential homeownership services
- Hold disaster response application workshops for individuals in need of new homes
- Offer contractor/project management services to the public who select Habitat to oversee their repairs or rebuilding, while leveraging its partnerships to benefit the homeowner
- Engage volunteers as possible to assist with repairs to existing homes
- Salvage materials from destroyed structures to provide the community with affordable materials, recycle them and keep them out of landfills

Stage 3:

- Qualify individuals and families for homeownership
- Match volunteers and partners with new construction builds
- Provide zero percent financing to qualified families for new homes that are a part of Habitat's traditional program

Habitat Birmingham continues to respond to the housing needs in our community. Following a disaster, services include not only for those impacted by natural disasters, but also for those with a desire to become engaged in the stages recovery as we revitalize neighborhoods, strengthen communities and build hope.

HIGH SCHOOL FOOTBALL | SPORTS | Section D

Coaching shakeup rattles Jackson-Olin

PLUS: Class 7A coming soon?



Lockout ends;
NFL season
will go on

SPORTS | Section D

The Birmingham News

Tuesday, July 26, 2011

M 1

READ DAILY FOR 124 YEARS



REPORTED TO THE MINUTE AT AL.COM

75¢

ALABAMA TORNADOES ☄ THE RECOVERY

Habitat leads Smithfield recovery

Nonprofit still
seeks applications

By **THOMAS SPENCER**
News staff writer

From Thursday to Saturday, it's difficult to navigate

Allen Street because of the beehive of rebuilding in the North Smithfield Manor neighborhood near Interstate 65 north of Birmingham.

More than 100 volunteers a day report for duty with Habitat for Humanity, re-

pairing or rebuilding the homes here that were damaged or destroyed by an April 27 tornado.

Ask Mike Thomas, the plans examiner with Jefferson County Inspection Services, where he's seeing the most building permits filed

in unincorporated Jefferson County and he points to North Smithfield.

Visit the neighborhood and it is apparent that Habitat is helping to drive the recovery here.



NEWS STAFF/JEFF ROBERTS

Habitat for Humanity, with help from about 100 volunteers, is repairing homes damaged by an April 27 tornado in the North Smithfield neighborhood.

See **HABITAT** | Page 3A

HABITAT: Looking for applicants

From Page 1A

That's only partly because Habitat was able to mobilize its existing base of volunteers to clean up and rebuild. Perhaps more important is the fact that Habitat has been building in North Smithfield since 2008, when the faith-based, nonprofit group began work on the first of the 39 homes it has built in the neighborhood.

Beth Jerome, Habitat Birmingham's vice president of marketing and development, said Habitat homeowners are invested in their property and in their neighborhood. They help to build their own homes, pay for them over time through a zero-interest mortgage that also requires the home to be insured, and receive education on financial planning and home maintenance.

"In the North Smithfield community, we had established relationships with almost 40 families," Jerome said. "We were able to quickly assess their needs, help them with questions surrounding an insurance claim, and offer our services to help them repair or rebuild their homes."

The April 27 tornado destroyed seven Habitat homes and 20 more sustained damage ranging from minor to severe. The next day, Habitat was on the scene assessing the damage and starting the cleanup.

Ithrine Wilkerson, who retired from UAB after 25 years as a production control clerk, moved into her house in 2008. She loved how convenient, quiet and well-kept her neighborhood was.

She watched the weather nervously on April 27 as she tended to her lawn. When the tornado struck Tuscaloosa, she packed a bag in case it came her way. It did.

She curled up in the bathtub as the roof was ripped away. A hole appeared in the ceiling above her and debris came raining down. When the storm passed, she was overwhelmed by fear.

"I was a screaming nut when I came out of my

house," she said. "It kills me to rethink it. I am blessed to be here."

In the hours and days that followed, that fear receded. Habitat volunteers began helping the neighborhood clean up. Her Farmer's Insurance agent was quick to the scene, she said.

She wasn't familiar with the process, but thanks to her agent and Habitat's help, she moved rapidly toward rebuilding. "Habitat really showed out," Wilkerson said. "They have really come to our rescue."

Wilkerson, who has been living with her sisters in Forstdale and Fairfield, hopes to be back in her house in the first or second week in August.

As the work in North Smithfield approaches completion, Habitat is preparing for work in other areas, such as Pratt City, Pleasant Grove and Cordova in Walker County.

Habitat Birmingham would like to double its work in the wake of the tornado disaster, Jerome said. It is accepting applications from homeowners and people desiring to become homeowners, offering assistance for repair, rebuilding and new home construction.

Zero-interest loan

For storm victims, Habitat is accepting applicants who make up to 80 percent of the county's median household income. For instance, a family of four whose household income is less than \$50,000 could qualify if it meets other requirements.

Applicants are evaluated on their ability to repay a zero-interest home loan over 30 years. Because Habitat uses volunteer labor and donated materials to keep the cost of homes down, the typical monthly payment on the principal loan is \$325.

Habitat holds homeownership workshops the first Tuesday of every month at Harvest Church, 4404 Richard M. Scrushy Parkway, Fairfield. Habitat has also had representatives attending workshops and expos of the Federal Emergency Management Agency.

For more information, go to www.habitatbirmingham.org or call 780-1234.