



Build With Us During the August Blitz!

We will need 40 volunteers each day!

To sign up, visit habitatforsyth.volunteerhub.com

For more information, or to reserve a group build day, contact Debbie Cesta at debbie.cesta@habitatforsyth.org or 336.306.8419.

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1023 W. 14th Street
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336.765.8854



608 Coliseum Drive
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115 East Dalton Road
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336.893.8495

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Attention Stockholders of Reynolds American Inc.

The upcoming Reynolds American Inc. buyout is being treated as a taxable merger by the IRS, meaning both the **stock and cash portions of the buyout will be wholly taxable.**

For investors holding appreciated Reynolds stock, this could result in taxable capital gain and trigger significant tax liabilities. Each investor should consult with his or her tax advisor with regard to potential planning options, but **one option for avoiding tax bill may be to donate some of the shares to a local nonprofit organization, like Habitat Forsyth.**

Stockholders can contribute to any nonprofit organization, including their church, university, or local nonprofit organizations and receive a charitable tax deduction (if they itemize).

A stock donation to a charity and any required regulatory approvals must be completed **before the shareholder vote on July 19th** in order to avoid capital gains tax.

When you donate stock directly to charities, such as Habitat Forsyth, you can deduct the full fair market value of long term stock (stock that has been held for more than one year) with **no capital gains tax.**

We hope you will consider donating to Habitat Forsyth.

To support our mission of bringing people together to build homes, communities, and hope, contact Pam Anglin at pam.anglin@habitatforsyth.org or 336.306.8253.

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The Homefront

Summer 2017



2017 Houses Demonstrate Creative Collaborations

The Habitat construction crew, volunteers, and homeowners have been very busy so far in 2017. Since January 1, Habitat has dedicated the homes of 10 families, and seven are currently under construction.

Each family's journey to a Habitat home is unique, and the stories behind how the 10 completed homes came to be are very different as well. Six received partial funding from the BB&T Challenge Initiative, which is providing \$25,000 per house, for up to 10 houses each year for three years.

Just a few examples: One house was funded fully by Flow Automotive. An interracial, interfaith coalition came together to construct and raise the remaining \$40,000 (after the BB&T Challenge Initiative) for the Unity Build House. The Home Depot Foundation and Fairway Mortgage provided partial funding for two new homes for veterans. The Andrew Lane House was made possible by donors who contributed in memory of the son of Sylvia Oberle, Habitat Forsyth's retired executive director. The Women Build House was funded and largely built by local women and also received support from Wells Fargo.

One house, funded by Publix, was built in a week by two local professional homebuilders — Thompson Construction Group and Veritas Construction — and their subcontractors. It was also the first Habitat house to be completed in the Bowen Park neighborhood, which is part of the United Way's Place Matters Initiative — and the first new houses built in that neighborhood in more than 50 years. Three more houses funded by the John 3:16 Fund are currently under construction in Bowen Park.

"The old Habitat model of each house being funded by one company or organization is not always practical or possible in today's economy," said Mike Campbell, Executive Director. "The new model is the coming together of individuals and organizations to find creative ways to fund and provide volunteer labor for the houses that make up strong, stable communities."

Of the seven houses currently under construction, three are being built in Bowen Park and are funded by the United Way, the John 3:16 Fund and The Home Depot Foundation. The additional four, located in Glen Oaks, are funded by Winston-Salem/Forsyth County Schools, the Home Builders Association of Winston-Salem, Blueprint Breakfast donors, Wake Forest Baptist Medical Center, the Goodwine Families, and Walmart. Additionally, a new interfaith coalition is being formed to fund a Faith Build home. For more information about how you or your organization can be involved, contact Pam Anglin at pam.anglin@habitatforsyth.org.



Denise Hunt's new home was a Women Build project. It was also supported by Wells Fargo and the BB&T Challenge Initiative.

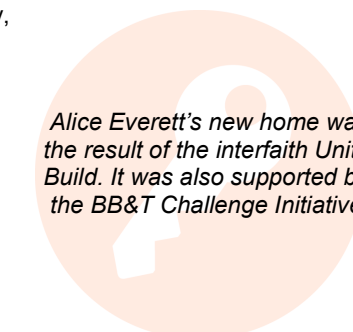
Look for more dedication ceremony photos inside!



The family of Alaysha McCall purchased a historic remodeled home on North Cherry Street.



Tiffany Smith's family purchased a home funded mostly by Fairway Mortgage and the BB&T Challenge Initiative.



Alice Everett's new home was the result of the interfaith Unity Build. It was also supported by the BB&T Challenge Initiative.





New ReStores Open in Lewisville and King

Potential donors and shoppers in western Forsyth County now have a new option for supporting Habitat: A ReStore has opened at 6491 Shallowford Road in Lewisville.

The new ReStore is a chance to harness the rapidly growing Lewisville-Clemmons area, said Dwayne Thompson, Habitat Forsyth's Director of ReStore Operations. "According to national statistics, the average customer will drive four miles to donate items and 10 miles to shop," Thompson said. "The zip code studies we did for activity at the Coliseum Drive ReStore have supported those estimates, so in the last two years we have strategically looked for locations in other areas of Forsyth County."

Habitat's second ReStore, which opened in Kernersville in December 2015, has been making a profit since its second month of operation and is already making enough revenue to build or renovate homes for two



David Twine, Habitat board chair, cuts ribbon for the new Lewisville ReStore.

additional families per year, Thompson said.

The newest store is in an 8,000-square-foot space in the Lewisville Shopping Center, where an estimated 10,000 to 12,000 cars pass by each day. The store is temporary until a new location is ready in Clemmons in 2018. If business is strong enough, however,

Habitat may choose to keep it open in addition to opening the store in Clemmons.

In early 2017, Habitat Forsyth teamed up with Habitat of Stokes County to open a ReStore at 115 East Dalton Road in King. By sharing marketing resources and procurement staff with Habitat Forsyth, the Stokes County affiliate will be able to increase its visibility and create a new revenue stream so that it can serve more families.

The Lewisville store will be open Tuesday through Saturday, 10 a.m. to 6 p.m. Anyone who wishes to donate new

or gently used appliances, furniture and building supplies to any of the ReStores can drop off at those locations or, to arrange for free home pick-up, call the donation hotline at 336.893.8494. For more information on specific hours of operation for all of Habitat Forsyth's ReStores, visit them online at habitatforsyth.org/restore.



House Was "the Beginning of My Life"

It may have been more than 20 years ago, but Linda Lowery still remembers vividly the day she interviewed to become a Habitat homeowner.

The committee members reviewing applicants asked some tough questions, including how she, a single mother with two teenagers, would be able to pay a monthly mortgage.

It was 1996, and Linda was at a turning point. She had been involved in an abusive relationship that ruined her financially, but she had gotten herself back on track. "I looked at them and I said, 'If I have to work two or three jobs, I will do it, because me and my kids need a place to call home.'"

A short time later, while working at Hanes, "I was loading trucks and they called me into the office for a phone call. It was (former Habitat Executive Director) Linda Dickells, telling me I'd been approved. I started hollering and crying and praising God, right there."

"That was the beginning of my life — when I learned I was getting a Habitat home."

In the 20 years since she moved into her



Linda Lowery recently celebrated paying off her mortgage with a note-burning ceremony.

Habitat home, Linda did just as she promised, sometimes working two and three jobs at a time. She endured downturns in the economy that brought layoffs or reductions in her working hours. Occasionally, her cable or her phone services were temporarily turned off, but she always put her mortgage payment first. "I had setbacks. There were times when we ate a lot of beans and potatoes. But when there is something that you want badly enough, you will do what it takes."

At a Habitat board meeting in late 2016, Linda celebrated paying off her mortgage with a

note-burning ceremony. Now 60, she is on disability but stays busy, helping out in day cares that two of her family members manage. She is a joyful person who willingly shares her experiences with anyone who will listen, including her three grandchildren, ages 9 to 17, and her nieces and nephews.

She is particularly passionate about helping girls and young women avoid the mistakes she made earlier in life. She has seen too many women with good educations and jobs, and even homes of their own, lose much of what they have because of unhealthy or abusive relationships, she said.

"I tell them not to let a man take from you, steal from you, lie to you. If you're always helping them out with a little money here and there, yet when it comes time for you to pay the rent or the light bill, they have nothing to offer, you need to show them the door," Linda said, emphatically. "They should be walking side by side with you — not in front of you or behind you. You have to know you are worth more than that. Focus on yourself and your kids."



Chimere Lane, a home health aide who takes care of elderly clients, bought a Habitat home to enjoy with her four children and the family dog.



Belinda Reed cuts the ribbon of the Habitat home, built to full ADA standards, that she has purchased for herself and her son.



Tracy Conrad, a Wake Forest Baptist Health administrative assistant, purchased a home funded by Publix and built in one week by Thompson Construction Group, Veritas Construction, and their subcontractors.



Robert and Alma Owens, both longtime Budd Group employees, are excited to be first-time homeowners. Robert's sister Elaine, also a Habitat homeowner, lives just around the corner.



Carli Jo and Xavier Justiniano (at top of stairs) and their five children purchased a home funded by the BB&T Challenge Initiative and The Home Depot Foundation's special initiative to help veterans with affordable housing.



Members of the Habitat Young Professionals and Habitat Youth Ambassadors enjoyed getting to know Rachel McCants and her granddaughters as they raised money for, and built, the family's new home.



Sheresse Stevenson was excited to purchase a new home for her five young daughters. The house was fully funded by Flow Automotive, and the walls were built and raised by Flow employees.