

Newsletter

From the President

On behalf of the Board of Directors and staff of Habitat for Humanity of the U.S. Virgin Islands, I thank you, the donors, volunteers, businesses for your generous donations of time and talents, of in kind and direct contributions. I have been moved by the coalescing of our island community to establish the newest Habitat for Humanity affiliate. Since our inception, we have made great strides in our goals and objectives and have organized a productive team of volunteers. We still have a lot to do to get our first home completed and reaching our goal of securing four additional property sites for future building in 2007.

As you can see there is a lot to talk about, from the response to our public meetings

for family applications to our upcoming Kick-off Fundraiser Brunch, and we anticipate updating you quarterly on Habitat-VI's efforts and accomplishments.

I'd like to remind you of the great affordable housing need in the U.S. Virgin Islands. While the number of families in poverty is growing, the number of affordable rental units is shrinking, and most families who qualify for government housing assistance aren't receiving any form of aid.

By making affordable housing possible we are furthering our Habitat goal which is founded upon the premise that every man, woman and child should at least have a simple, decent, affordable place to live in dignity and safety.



Habitat is not a hand-out, but rather a hand-up! Habitat Partner families are selected from residents of our island community who are now living in sub-standard housing and have family income less than 80% of the local median income.

I invite you and all to come join us in the Habitat for Humanity movement. Together we are building homes. Together we are building hope.

By Tom Bolt, President
tbolt@habitat.vi

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Let's Build Together!

- ♦ *Building Dignity!*
- ♦ *Building Relationships!*
- ♦ *Building Community!*

You can take part!

Thank you for caring!

The 1st Habitat Home in St Thomas

We'd like to formally thank Cecile Galiber deJongh and the Galiber family for gifting the land of the first Habitat home in the Virgin Islands. We are proud to announce that we have made significant progress at the building site at No. 4 Adele Gade in the Garden Street area of St. Thomas.

We're thrilled to report that the land has been partially cleared and many volunteers have removed truckloads of debris. Designs are in place for a three-bedroom, two-bath single family home. Additionally, our family selection committee is in the process of choosing our first Habitat fam-

ily. We are currently in need of greater resources to keep this project moving forward to completion and hope that we can encourage you to stay involved and get others to join in our efforts. We need building materials, supplies and labor. To get involved contact our office.

Poverty in the U.S. Virgin Islands

Family poverty is on the rise in the U.S. Virgin Islands while affordable housing is severely lacking. We need your help to change these statistics and to ensure that every man, woman and child has a simple, decent, affordable place to live in dignity and safety.

Family Poverty Rates... The poverty threshold for 2003 has been established by the US Bureau of the Census as income of \$18,660 for a family of four with two related children. Family poverty rates in the Virgin Islands increased by 3% overall to 22.2% (6,377 families) in 2003, from 18.1% in 2002. By comparison, 9.8% of all US families lived in poverty in 2003. Of these,

79% had children age 0-18, while in '03 two-thirds of VI families in poverty had children age 0-18. Single-parent families account for over 50% of all families in poverty, and have a 66% higher risk of being poor.

Cost of Living... Although local and regional variations are not reflected in the annual poverty thresholds set by the US Bureau of the Census, it has long been recognized that the cost of living in the US Virgin Islands is higher than in many jurisdictions in the United States. Food and housing costs have been shown, in separately commissioned 1989 and 1994 studies, to be among the highest in the nation,

comparable to Washington D.C. Furthermore, federal workers living in the Virgin Islands received a cost of living adjustment (COLA) to their regular salaries, of 22.5%, in recognition of the higher costs associated with living in the Virgin Islands. By implication, the actual poverty level in the Virgin Islands is most likely significantly higher than the level reported in the Virgin Islands Community Survey (VICS).

¹ "A Survey of Food Expenditures and Income in the US Virgin Islands," "Survey of Housing Expenditures and Income in the US Virgin Islands," ECC; commissioned by Dept of Licensing and Consumer Affairs



Data from V.I. Kids Count 2005 provided by: www.habitat.org

Public Meetings/Applications Update

Families in need of decent shelter apply via an application form. Our family selection committee then chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan.

Once a family is selected they must be willing to pay back a no-interest Habitat mortgage, and to partner with us by providing "sweat equity" contributions towards the building of their new house and the Habitat community.



Habitat-VI has held two Family Selection Public Meetings to encourage applications. The meetings were held The Windward Passage, Holiday Inn, and the Lutheran Church of the Reformation, in Tutu. We are thrilled with the outcome of these public meetings, which garnered over 130 attendees and more than 45 applications for a Habitat home. We have begun the family selection process from all the applications we have received.

Upcoming Event

Join us Sunday, May 7, 2006 at Coral World for a Kick-Off Fundraiser Brunch which will take place from 11a – 2p. Tickets are \$60 each and include a day of entertainment by the Louis Taylor Quartet, brunch and park admission. Tickets will be available at the Habitat-VI office and through board members.

The event will heighten awareness of poverty in the U.S. Virgin Islands, solicit volunteers for committees, and garner much

needed donated funds to build affordable homes. We will reveal the designs for the first Habitat-VI home and hear from several local speakers from the community.

In addition, Habitat-VI will formally welcome, guest speaker, Clive Rainey, Director of Communications, Habitat for Humanity International. Mr. Rainey will surely inspire us with his nearly 30 years of experience with Habitat For Humanity International.

We hope to see you there!



How to Get Involved

Get involved like your local Habitat-VI board members and volunteers. Whether you can contribute your business resources, funds or your sweat, Habitat-VI needs you.

Board Members: Tom Bolt - President, Clifford Graham - Vice President, Tanya Van Blake-Coleman - Secretary, Lisa Melchior - Treasurer, Kirk Boeger, Cecile de-Jongh, Alan Fleming, Sharon Hupprich, Sharon Keating, Dave McCall, Patricia McCoy, Michelle Smitherman, Karen Sprauve.

Staff: Adrian Bishop - Executive Director, Selina Williams - Administrative Assistant.

Committee Chairs: Tom Bolt - Executive Committee, Kirk Boeger - Development Committee, Alan Fleming - Construction Committee, Clifford Graham - Family Selection Committee, Sharon Hupprich - Site Committee, Moneca Pinkett - Public Relations Committee Co-Chair/Webmaster, Louise Smith - Public Relations Committee Co-Chair.

Habitat-VI is in need of many resources including: buildable property, materials, warehouse space, office support, printing and other corporate services, volunteers, site-work volunteers, committee service and of course, funds.



*Habitat-VI Board & Staff
(missing Patricia McCoy)*

To find out how you can help visit the Habitat-VI office, email or call.

Habitat for Humanity International Update

Founded in 1976 by Millard and Linda Fuller, Habitat for Humanity International (HFHI) has built and rehabilitated houses with families in need.

For nearly 30 years Habitat has addressed the issues of poverty housing and is a world leader on the issue. Habitat's goal is the elimination of substandard housing worldwide and making adequate, affordable shelter a matter of conscience and action. In addition, Habitat for Humanity ranks as the 15th largest homebuilder in the U.S., ac-

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ording to a ranking done by "Professional Builder" magazine.

Since its founding, Habitat has created over 200,000 new homes worldwide, housing

over 1,000,000 people in 100 countries.

February 28, 2006 HFHI Headline: HFHI has named Paige Hemmis of ABC's "Extreme Makeover: Home Edition" to be the national spokesperson for its 2006 Home Builders Blitz. The blitz is scheduled for the week of June 5, with more than 500 homes to be built from start to finish that week in communities throughout the United States.

For more information on HFHI please visit: www.habitat.org

Meet Clive Rainey

Habitat-VI is honored to have Clive Rainey, Director of Community Relations, Habitat For Humanity International, visiting the U.S. Virgin Islands this May.

Clive Rainey joined Habitat for Humanity International on April 1, 1977, soon after the organization was formed, as its first volunteer. One of his early duties was serving as chair of the Family Selection Committee for the house-building program of Koinonia (Koin-o-KNEE-ah), Georgia

where the idea of building homes in partnership with the poor was conceived. It was Rainey who brought the concept of "sweat equity" to Koinonia—and ultimately Habitat.

In May 1979, he went to Kinshasa, Zaire and began three years of work on Habitat's third international project. From September 1983 until September of 1989 Rainey served as Habitat's first Africa area director. Under his direction Habitat's work in Africa



spread to 12 countries throughout the continent. From 1989-1999 he served as a fundraiser helping to fund the Sumter County Initiative - Habitat International's home community. Currently he serves as Director of Community Relations for HFHI. In this role, he travels to affiliates guiding them in leading their communities in the elimination of substandard housing.



Corporate Place
5600 Royal Dane Mall
St Thomas, VI 00802
Phone: 340 . 714 . 5678
Fax: 340 . 776 . 7171
E-mail: info@habitat.vi
Web: www.habitat.vi



How to Donate

Please make checks payable to Habitat for Humanity of the U.S. Virgin Islands or donate on-line at www.habitat.vi

Our EIN # is 66-0643952. Habitat-VI is a 501c (3) and as such you will receive a letter of contribution for tax purposes.

Q & A with the Executive Director

- Q: How and where do families apply to become "Partner Families"?
- A: Families begin the process of becoming a Habitat Partner Families by attending public information meetings. If families feel they qualify, they request a credit check for the initial screening. At a follow-up interview the family decides whether to apply for a full application. The applications are then evaluated by the Family Selection Committee following guidelines set forth by Habitat International.
- Q: How are families chosen?
- A: Partner families are selected from residents of our community who are now living in sub-standard housing and have family income less than 80% of the local median income. A selected family must be willing to pay back a no interest Habitat mortgage and to partner with us by providing sweat equity contributions towards the building of their new house and the Habitat community. Income received from their mortgage payments is re-cycled to build more houses. What's the basic process of how Habitat works?
- A: Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the homeowner (partner) families. Habitat houses are sold to partner families at no profit and financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build additional Habitat houses.
- Q: What are your greatest needs at this time?
- A: Our greatest need is land. Buildable land is in short supply in the VI, particularly affordable land. We also need resources of materials, labor and cash, but land is our most urgent need.
- Q: How many homes do you plan to build a year?
- A: To begin, we're aiming to complete one house in 2006 but we hope to have several sites in motion at a time. Our goal is to have four sites by the end of December 2007.
- Q: How much time does the "partner" family have to contribute?
- A: A partner family has to contribute 350 hours of sweat equity. Those hours can be spread across their home and that of other partner families.
- Answers provided by: Adrian Bishop,
Executive Director, Habitat-VI;
abishop@habitat.vi