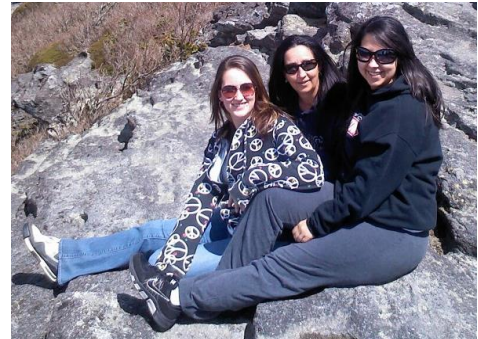


The majority of new Habitat homeowners have small children when they move into their Habitat homes. We all know that children benefit profoundly from growing up in stable and safe homes and Habitat is proud to provide that benefit to young families. On the other side of the coin, the benefits keep coming for Habitat homeowners long after the children have grown up.

When new Habitat homeowners sign their Habitat issued mortgage, they not only become homeowners for the first time, they also gain the security of knowing that they have safe and affordable housing. Lower housing costs mean many things. For some families it means a bigger budget for groceries or warm winter coats. For others, it represents more education for the children or the ability to save money for retirement.

One of our long time Habitat homeowners, Mona Calvert, has been in the work force for more than 40 years in order to support her family. Her full-time job is seasonal, ending in November each year. However, she finds extra housekeeping jobs that sustain her through the winter months.

Thanks to owning a Habitat home, Mona can weather that loss in the winter without fear of losing everything. As Mona says, "I thank the good Lord every day for my home. My mortgage payment is low and I can afford to stay warm. It's a great place for my children and grandchildren to make many memories and I am forever grateful to the good people of Habitat for making my dream of owning a home come true."



*"I take pride in my home. It's my own little corner of the world. I tell people every day, I am not ever leaving this place! I've always dreamed of owning my own home and I finally can say that I've successfully done so for 7 years now thanks to Habitat."*

Habitat homeowners, like Mona, tell us what they receive in return is more than worth it. Currently, we have five approved families waiting for a home, three out of the five are in transitional housing with Habitat. We also have 8 applications in process, with families needing safe affordable homes. The need is real and immediate. Two of our families that were approved by the Board of Directors in October, were said to be in dire need of housing. One with no power or running water. We need your help.

This holiday season, consider Avery County Habitat for Humanity your charity of choice. 100% of the funds needed to build Habitat homes comes from donations from individuals like you. On behalf of the families we serve, thank you for your support.