

THE SECU/HABITAT NC "MOUNTAINS TO THE SEA" CHALLENGE



**A COMMEMORATIVE
PICTURE BOOK**

102 Homes in 100 Counties

The SECU Foundation/Habitat NC
“Mountains to the Sea”
Challenge

102 Homes across North Carolina

Habitat for Humanity of North Carolina

Raleigh

2020



JIMMY CARTER

October 2020

Rosalynn joins me in congratulating Habitat North Carolina and all affiliated chapters for accomplishing the State Employees' Credit Union challenge of building a Habitat home in each of your 100 counties. This significant project has helped 102 families find a safe, decent, affordable home. We have a long personal history with trying to increase the capacity of Habitat in North Carolina, and a project like this is sure to escalate Habitat's effectiveness, especially in those rural and sparsely populated counties throughout the state.

Your partner, the State Employees' Credit Union and its Foundation deserve many thanks for their vision and generosity in funding this remarkable project. Your association has made a difference in generations of families yet to come.

Sincerely,

A handwritten signature in cursive script that reads "Jimmy Carter".

A Historical Perspective on the Challenge

After we took on the SECU Challenge in 2015, a devotional was given at one of our Habitat North Carolina Board meetings based on the story of Eric Liddell, the Scottish runner, who was featured in the movie *Chariots of Fire* about 1924 Olympics. Liddell won worldwide fame when he refused to run in the 100-meter race, which he was favored to win, because the race would be held on a Sunday and would violate the Sabbath. After withstanding great pressure and standing firm on his convictions, he was given an unexpected opportunity to run in the 400-meter event later that week.

As he was lining up for the substitute race, one of his competitors handed him a sheet of paper. On it was written, "The good book says, I will honor those who honor me." (1 Samuel, 2:30) Liddell unexpectedly beat the existing world record in the event, winning a gold medal, all the while holding onto that passage of scripture.

The point of the devotional was that, in taking on the SECU Challenge, Habitat North Carolina was doing its best to honor God and that if we pushed ahead with the project, God would honor us by running with us. How would we honor God? By trusting God to enable us to do what, by any sensible measure, was beyond our own ability. By devoting all our resources to best advantage, like the good and faithful servant, and not like the one who buried his talents. And most of all by delivering God's good news to his people in need – those who are most on God's heart and should be most on ours. Fortunately, God can feel honored enough, even amused, by our feeble and very human efforts for God to honor us in return.

Before embarking on the SECU Challenge, Habitat North Carolina had been working for several years, with all good intentions, to promote the work of Habitat affiliates across the state. We had tried many things, and had enjoyed some success, but had yet to find our mark or to deliver enough value to be sustainable. It was easy to look ahead and see our hopes and resources dwindle and finally hit a dead end.

Throughout this period, we kept two points in mind. One was the motivating idea that had brought many of us to Habitat North Carolina in the first place - to provide affiliates with a means of converting their mortgages to cash for immediate reinvestment and faster building. Bob Kelley, one of our founding fathers, had kept this objective in the forefront of our thinking. He quoted a developer he had worked for as having described the importance of cash in three words: "More, sooner, better." If we could combine this for-profit business principle with faith-based building, we could accelerate Habitat production across the state.

We also kept in mind an intriguing offer that had been made to us by Jim Blaine, SECU's president at that time, who said "I have a check with your name on it." The catch – to qualify for the SECU funding we would need a project that would reach all 100 counties in North Carolina and match the breadth of SECU's own presence across the state. This was an opportunity to use our advantage, as a statewide organization, to secure financing that the

local affiliates could not have accessed on their own. The question that hung us up for some time was how to meet the 100-county demand.

Then Jim Blaine brought matters to a head. If we would build in all 100 counties, the SECU Foundation would invest over \$10 million in buying the resulting mortgages **without** any interest discount and **without** recourse against the affiliates. Instead of holding a long-term mortgage with a 25-year payout, the affiliates would receive the face value of the mortgages in cash for immediate reinvestment. Now we could no longer shy away from the 100-county challenge. Jim had made us an offer that was too attractive to pass up.

We signed our agreement with SECU in February 2015. Here finally was a clear and compelling objective on which to focus our sights and our energy. The math that drove us forward was simple: 100. We never had to do any division to know the percentage of completion.

Within the overall Challenge, there were the mini-challenges that stretched our ability but which were successfully overcome. In the process, we became a stronger, more capable organization.

First was the need to enlist all of our local affiliates in the project. As soon as our agreement with the SECU Foundation was finalized, Bert Green took on the job of contacting the local affiliates across the state, answering their questions and getting them signed up. Many of them had to be persuaded to take on the difficult effort of building in one or more of the 32 counties that were outside their home territory. Bert succeeded in enlisting them all, due both to his persuasive ability and also to the trust he had built up over the years as a respected leader for Habitat in North Carolina.

Next was the hiring of a new Executive Director for Habitat North Carolina. Greg Kirkpatrick came forward with the experience and skills that were needed for this unusual undertaking. Coincidentally, he had headed a previous project for the SECU Foundation. When I called Jim Blaine to ask about Greg, he described Greg as an “entrepreneur,” a characterization that was more than confirmed by Greg’s subsequent performance. We also hired Susan McLawhorn as our initial project manager, who laid much of the groundwork for our ultimate success.

When we agreed to the Challenge, we had not made any arrangements for funding Habitat North Carolina’s administrative expenses. Our critics made a persuasive argument that we had neglected a critical need and were bound to fail. They were not impressed by our having accepted this part of the Challenge on faith. “His eye is on the sparrow” but a sparrow doesn’t need to pay a staff to get by.

We didn’t have the money, but we could offer contributors a unique opportunity to leverage their contributions. We figured we needed about 5% of the SECU funding for administration. So a contribution of the 5% would be multiplied by a factor of 20:1. Through a

contact, we were referred to the Oak Foundation for the grant we needed. By happy coincidence, their U.S. office is in Chapel Hill, North Carolina (considered by many to be the heart of the State.) They met us with a combination of hard questions and creative thinking, and they came through with a grant for \$450,000. This grant proved essential to our ability to carry on a multi-year project across the state and to bring home the \$10 million in SECU funding.

The second installment of the Oak Foundation grant had to be matched by our raising \$225,000 on our own. Those of us who doubted our ability to raise that kind of money did not meet the matching requirement with great enthusiasm. But with the help of lead gifts from Jim Hamling and Scott Gillam on our Advisory Board, and generous gifts from our regular board and supporters, we met the match – proof that the key to fundraising is to adopt an ambitious goal and not to shy away from soliciting the contributions that are needed to achieve it.

That left us with the ground game – the slow, upward process of fulfilling the 100-county commitment, especially in the counties that lacked an affiliate. As in all Habitat builds, there were three components – identifying the families, an especially difficult process in counties where we were starting from scratch; the construction effort; and then the closing with the families, which was made immensely more difficult by the introduction of new residential mortgage regulations just as the Challenge got underway.

Whenever progress slowed, SECU stepped in to fill the gaps, crossing the boundary between donor and donee to become our full partner in the work. SECU extended the deadline for project completion, provided construction financing where it was needed, especially in the out of county projects, and relaxed a condition of our original agreement with SECU that required us to close in all 33 of the lowest income counties before we could move on to the rest. This condition was dropped after we had closed in enough of those counties to achieve its objective.

SECU organized a team, headed by Mike Banks, and including Jama Campbell, Executive Director of the SECU Foundation, Stacie Walker, Melissa Meyer, and other dedicated SECU staff. They met with us by conference call once each month and took the laboring oar in the closing process with the affiliates. In the end, our teams became so closely integrated that those of us on the Habitat side took as much satisfaction from SECU's success as we did in our own.

Under Jama's leadership, the SECU Foundation provided the inspiration, capital, expertise and commitment to see the Challenge through to completion. Stopping short of the final goal was never contemplated and never a possibility. The Challenge was, from start to finish, a joint initiative between Habitat and SECU.

No history of the Challenge can omit the crucial role provided by Dick Forbis, as Habitat North Carolina board chair and indispensable volunteer. He did all that was needed wherever it was needed, from crawling under houses, doing hands-on construction work, leading

construction crews, organizing the projects in the counties where Habitat had never set foot before, recruiting homeowner families and working with them to ensure their success. Throughout the Challenge, he pushed us forward to find solutions to our most difficult problems and to achieve our objectives. None of us will ever see a more extraordinary, committed or successful volunteer effort.

Habitat North Carolina eventually took on the projects in 17 counties where no affiliate was able to do the work. This was done through a combination of rehabs, modular and stick built houses – whatever worked the best in each case. We developed the relationships we needed in all those counties with local realtors, leaders and attorneys, helped in great part by Bob Wilson, one of our board members, who travelled with Dick and used his extensive contacts with Rotary Clubs to make connections. Bert Green took on and completed another critical assignment – getting a house built from ground up in Alleghany County. Greg was the entrepreneur who found houses to rehab and improvised the construction financing. And Dick played his crucial role of filling in wherever he was needed.

The Challenge has transformed Habitat North Carolina. All the hills we had to climb have made us stronger.

- In the end, we developed an ability, virtually unique among state support organizations, to find and work directly with homeowners and to carry out construction projects in unexplored territory.
- We have learned how to assist affiliates in closing their mortgages, and Ashley Pearson on our staff has acquired the skills to take over the loan origination process for local affiliates that need the help, allowing them to concentrate on the building effort.
- We have now worked closely with every affiliate across the state and proven our ability with each one to deliver value.
- A number of our affiliates have expanded into the new counties where they worked during the Challenge, and we have laid the groundwork for Habitat to expand further into previously unserved areas across the state.
- We have strengthened our financial position and improved our ability to raise funds and finance our organization.
- We have gained the confidence that comes from having taken on an ambitious goal and succeeding.

Our accomplishment is not only ours but that of our local affiliates, which carried out the work in their home counties where they have steadfastly built over the years, and which, in so many cases, reached beyond their home counties to build where Habitat had never been before.

In the end, all Habitat projects are about our homeowners. Through the SECU's exceptional contribution and commitment to the Challenge, families in 100 counties across the state have taken control of their futures, starting a new life with new hope and a chance to build equity for themselves and their children. Their achievement is on display in the pages of this book, which

tell the story, county by county, of what we have achieved together. The \$10 million in financing delivered by SECU is now being reinvested by our affiliates in building for new Habitat families, whose stories will also be part of the SECU Challenge legacy. Together with SECU, the Oak Foundation and our affiliates across the state, the families were our partners in achieving an extraordinary success.

There were times when I questioned whether building in so many counties was worth the effort and wondered what we had gotten ourselves into. Then I read a newspaper account of the dedication of the SECU house in Lenoir County, which was one of the counties where Habitat had never been before. The new homeowners were Bobby and Regina McDonald, one a double amputee and the other blind. They had been praying for a Habitat house but had discovered, to their disappointment, that there was no Habitat affiliate in Lenoir County that could help. Then the Goldsboro-Wayne affiliate arrived and took on Lenoir County as part of the SECU Challenge. The Challenge provided the financing and made it possible for that affiliate to step outside its normal territory and say “Yes” to the McDonalds. It was, as the newspaper article said, an “Act of Grace.” We were a long way from done at that point, but I never doubted again whether the 100-county stretch was worthwhile.

Now that this race is finished, it is time for us, like Eric Liddell, to read again the message that we have been carrying in our hands the whole distance. “I will honor those who honor me.” This message causes us to look back in gratitude to God for making the Challenge a success. We should also look forward and decide how we can now honor God by continuing our mission, knowing that, the more ambitious the race, the more God will run with us and support our work.

Bill Cooke
Former Board Chair,
Habitat for Humanity of North Carolina

(Footnote) Bill Cooke is one of the original founders of Habitat North Carolina, served as Board chair during the inception of the Challenge, and was – and still remains – the inspiration and visionary leader for this project. In 2017 Bill returned to continue his service on the HHNC Board.

County: Alamance County

Location of SECU Challenge Home: Burlington, NC

Partner Family: Wokie Tayn & family

Closing Date: April 2018



Sponsoring Affiliate: Habitat for Humanity of Alamance County
(Robin Wintringham, Exec. Dir.)



The American Dream Has Found a Home in Alamance County

More than twenty years ago, when Wokie Tayn immigrated with her husband to the United States from Liberia, West Africa, she did so in search of the "American Dream" that most of those who emigrate from their native countries hope for. It's been a long and difficult journey since then, but finally that dream is real for her.

Wokie settled in Haw River, NC, all those years ago, but the picture looks different than it did back then. She's a single mother now, raising four children and working full-time as a certified Nursing Assistant. With

her limited income, she and her children were living cramped in a dilapidated mobile home.

That's when Alamance County Habitat came in to help. In 2015, the State Employees Credit Union Foundation challenged Habitat for Humanity of North Carolina to build a house in

every county in the state. The Foundation would finance each of those homes by buying the zero-interest mortgage from the Habitat affiliate that built it, in this case Alamance County, for a total of \$10 million. The money from the sale of the mortgage could then go immediately back into building a home for another family.

In response to that challenge, Habitat for Humanity of Alamance County built the house on Malone Road that would finally make Wokie Tayn a homeowner. A joyous home dedication service was held for Wokie and her children on March 29th, 2018.

Thanks to the work of the Alamance County team and community, innumerable volunteers, and Wokie, herself, who in addition to attending classes on homeownership and financial management, completed a required number of “sweat equity” hours building her house, she and her family are finally home. And despite her difficult journey to get there, Wokie has always maintained her hope and positivity. “I still believe that the American Dream can be mine,” she said before she moved in. Through Habitat, now her dream is a reality.



County: Alexander County

Location of SECU Challenge Home: Taylorsville, NC

Partner Family: Jessica Kerley & family

Closing Date: May 2018

Sponsoring Affiliate: Alexander County Habitat for Humanity
(Matt Cooksey, Exec. Dir.)



A beautiful day in the neighborhood: Jessica's home, sponsored by the SECU-Habitat Challenge, is looking good!

Growth Abounds in Alexander County

Alexander County makes a lot of furniture, being close to the International Furniture Market that happens every year in nearby High Point, NC. Lots of folks in the county contribute to making that worldwide event happen every year, and the mother of two who was selected by Alexander County Habitat for Humanity to receive the house funded by the SECU Foundation was no different.

She works in a factory, making furniture. It's hard work, and the paycheck was never quite enough to allow her to afford a down payment on a home. The best she could manage was renting in a neighborhood known to be a hotbed of drug dealing, with police cars and

potential dangers an ever-present reality. But then the local Habitat affiliate helped make her dream of homeownership a reality.

In April of 2018, she and her two children closed on their new home, and they now live in a neighborhood much different from the one they knew before. Crime and worry have been replaced by a boisterous street filled with the laughter of happy, playing children. The oldest child graduates from high school in May of 2020, an accomplishment made more attainable by having a safe, secure home to study in. This family considers their home to be a new start for them, and are taking full advantage of their happy street by hosting friends and having sleepovers.

The SECU Habitat Challenge house was also a blessing for the Alexander County Habitat affiliate. For years, the affiliate was able to afford to build two new houses annually, but the funding from the SECU Foundation meant that they could build a third. Executive Director Matt Cooksey said “There was no funding for that growth, until this opportunity was available. It helped us grow!”

County: Alleghany County

Location of SECU Challenge Home: Sparta, NC

Partner Family: Robert Vaughn & Kara Crook & family

Closing Date: September 2019

Sponsoring Affiliate: Wilkes Habitat for Humanity
(Isaac Kerns, Exec. Dir.)



Surrounded by volunteers (left and back right) and SECU representatives (right front), Robert, Kara and children, in front of their new home!

Alleghany County Sees First-Ever Habitat Home

“The completion of this house shows what can be accomplished when given the right challenge,” Dick Forbis, Habitat for Humanity of North Carolina Board member, told a group made up of volunteers and officials gathered on Kemp Street in Sparta on a Saturday in August of 2019 for the dedication of Alleghany County’s first and only Habitat home. Forbis recounted that when the State Employee’s Credit Union Foundation had issued the “Mountains-to-the-Sea” Challenge to Habitat NC to see a Habitat home completed in every county in the state, Habitat was not really sure how such an ambitious goal would be reached.

“Thank you for what you have done, not just here in Alleghany County, but in all of North Carolina,” he said. Being one of a handful of counties without a Habitat program,

Alleghany's home was overseen by neighboring Wilkes County Habitat for Humanity and is one of the last of the homes to be completed toward that goal.

Work on the home began in 2018. Bobby Vaughan, who with his fiancé Kara Crook and their two youngsters Jonah and Penelope, have just moved into their new home, said they were lucky to be chosen among those that applied. Following the ceremony, the couple was giving tours of the home to those in attendance. He said Kara was a volunteer at Alleghany CARES and learned about the opportunity there.

"I'm really grateful for the volunteers, the community—for everybody—for their dedication to our home," said Vaughan. He said he especially appreciated that his father-in-law, Keith Crook, volunteered to help build the home. Growing up in a more urban environment, he said the experience had shown him what a small town can accomplish.

Vaughan walked out to the deck at the home's rear and said that in spite of the lot being within a block of Main Street, the backyard is regularly visited by a family of deer, including a rare albino deer.

Isaac Kerns, Wilkes Habitat executive director, was on hand for the dedication. He said that this home's construction showed his organization how to expand into an area where they do not have infrastructure. He gave a shout out to Alleghany CARES and executive director Vickie Scott for being the liaison for much of the work.

Kerns said this may not be the only Habitat home built in Alleghany County. His organization is exploring what would be required to serve both counties. He said that in talking with Habitat NC, it seems possible, but a critical piece is assessing the interest in Alleghany County for an ongoing Habitat program, as any charitable program depends on local support and excitement around it. "We don't want to come in and absorb the service area if there is not a lot of local interest in supporting it and maintaining it. If there is a demonstrated interest in the community, we are more than interested in expanding our reach into the county," Kerns said.



This story is adapted from one by Bob Bamberg that appeared in the Alleghany News on August 21, 2019.

County: Anson County

Location of SECU Challenge Home: Polkton, NC

Partner Family: Ebonee Moore & family

Closing Date: October 2016

Sponsoring Affiliate: Union-Anson County Habitat for Humanity
(Mike Reece, Exec. Dir.)



Ebonee Moore and son Emmanuel expressing joy after receiving the keys to her home.

Polkton Family Embraces Habitat Home

Ebonee Moore did a victory dance as she accepted the keys to her new home in Polkton. It was a muggy August Saturday, but the mother of two young children celebrated despite the heat.

“I’ve been in the Habitat process for five-and-a-half years,” she explained. She had logged 383 hours of work on the tidy brick house – what Habitat for Humanity calls “sweat equity” – and, finally, it had all paid off.

“It was my Mama’s dream to get this house built,” nine-year-old Emmanuel told the crowd gathered on

High Street for the dedication. “God bless you all.”

The Moore’s’ home is part of the ambitious 100-home SECU Mountains-to-the-Sea Challenge, in which Habitat for Humanity NC partners with Habitat affiliates throughout North Carolina, using a \$10 million State Employees Credit Union Foundation grant to build a home in each of the state’s 100 counties.

For Ebonee Moore, the nearly 10 weeks of labor she contributed to her new home was fueled by her desire to put her son and daughter, Komoria, 7, into a stable situation. “The only thing I didn’t do with the house was put the roof on,” she said in an interview. “The hardest part was just being persistent.”

With all the work and waiting – she’s expecting to finally move in at the end of August – she learned the value of dogged pursuit of her dream.

“Before, we had been renting” in public housing, said Moore, who works as a nutritional assistant at a local hospital. “I wanted to do something better for the kids in a place where they could play and be safe. Something I could afford.”

“My children absolutely love it,” Moore said. “They took their stuff into their rooms a month ago. They’re very excited. Each has their own room.”

The Moore family’s home is house number 137 for Union-Anson County Habitat, said Mike Reece, the affiliate’s executive director. “It’s only a house until the family moves in; they make it a home,” he told the crowd. But despite its modest size, the house on High Street boasts energy-efficient designs that keep utility costs low – important for families of modest means – as well as a sprinkler system that helps keep insurance costs down.

Besides giving comfort and hope to a family in need, this Habitat home gives a lift to a group of former Brown Creek Correctional Facility prisoners who used the homebuilding and masonry skills they learned behind bars to help them learn an honorable trade as free men.

Even the men still serving time helped by building the garden shed for this and other Habitat homes – learning skills that can lift them when they are released.

And this is not the end of the good works brought on by the SECU Challenge for the Union-Anson Habitat affiliate: When the mortgage is turned over to the Moore family, SECU immediately grants the affiliate the full amount of the mortgage. That money is going into another house that will make the dream of homeownership a reality for another deserving family in Union County; work begins in February.

County: Ashe County

Location of SECU Challenge Home: Jefferson, NC

Partner Family: Angela Burr & family

Closing Date: October 2016



Sponsoring Affiliate: Ashe County Habitat for Humanity
(Beth Sorrell, Exec. Dir.)



Homeowner, Angie Burr, in front of her new home along with SECU representatives on dedication day, October 12, 2016.

Finally Staying Put in Ashe County

Angie Burr was no stranger to the difficulties of making ends meet. She and her two children, Destiny and JJ, were renting an old three-bedroom house in Ashe County before they moved into the Habitat for Humanity home that they were selected to buy as part of the Habitat/SECU Challenge to build or renovate a home in each of NC's 100 counties. The rental had poor insulation and gas heat, a recipe for many cold winter days and nights in the mountains.

The little family had been at the whim of landlords and circumstances beyond their control for years, having had to move up to three times in one year. Angie, the Operations Director at Boondocks Brewing and Restaurant, says their Habitat home has changed all of that for them.

"We are deeply thankful for our Habitat home," she says. Now we have a clean, well-built, beautiful, affordable home." And one of the things that makes the home so special for them is the work and generosity of others that went into getting it built. "I could never express the gratitude that I have for Habitat and all the volunteers that have helped us on this amazing journey," writes Angie.

When asked what their favorite thing about the new home is, it isn't the good insulation or a well-appointed new kitchen that springs to Angie's mind. Instead, she thinks about those years of living in someone else's properties, and having to pack her children up to move over and over again. Angie's favorite thing about her Habitat/SECU home isn't a "thing," at all: "It is OURS."



Surrounded by family and friends and Habitat volunteers, Angie (almost hidden behind her brother holding her son) celebrates the dedication of her new home.

County: Avery County

Location of SECU Challenge Home: Newland, NC

Partner Family: Wm Joseph Farmer & family

Closing Date: April 2016



Sponsoring Affiliate: Avery County Habitat for Humanity
(Christon Clark, Exec. Dir.)



Making Something of Their Own in Avery County

The Farmer family of Avery County, NC, a single dad and his teenaged daughter, look a little different than many of the families that Habitat for Humanity serves across the state. But in most ways, they are exactly like others who come to Habitat looking to build strength, stability, and self-reliance through shelter.

Mr. Farmer works hard to support his daughter as a security guard in the area. But despite his best efforts, they found themselves still living in an unsafe situation. Before partnering with Avery County Habitat for Humanity, the Farmers were renting a trailer—that was actually two singlewide trailers their landlord had attached to each other in a manner not up to any code or standard of living. Mold was a constant problem, and in the winter they spent many cold nights, as the makeshift “doublewide” was impossible to heat.

Now that they have moved into their Habitat home, however, all that is behind them. Mr. Farmer’s paycheck now goes towards an affordable mortgage on a safe, clean, and warm house, rather than to a landlord providing an unsuitable living environment. But even more than that, the Farmers have the opportunity to make something their own, for which they are forever grateful.

County: Beaufort County

Location of SECU Challenge Home: Chocowinity, NC

Partner Family: Glen & Jamie Ivey & family

Closing Date: November 2019



Sponsoring Affiliate: Habitat for Humanity of Beaufort County
(Feryl Masters, Board Pres.)



*Jamie Ivey
(center)
receives the
keys to their
new home, as
Glen Ivey and
son Logan
(left) look on.*

A Community Builds a House for a Flooded-Out Family in Beaufort County

"It's not just one person or a small group of people that builds a house," said Feryl Masters, President of the board of directors for Habitat for Humanity of Beaufort County. "A community builds a house."

The Ivey family in Beaufort County has seen their fair share of hardship in recent years. They had been flooded out of their home by Hurricane Matthew and were living in a single-wide trailer with a shoddy HVAC system and questionable hot water heater. Hardship has also been a through line in the story of the house in Chocowinity, NC, that would eventually become home to the Iveys and serve a testament to the power of their community.

The SECU Foundation pledged \$10 million to build a Habitat house in each of North Carolina's 100 counties. Once the house is built, SECU buys the zero-interest mortgage from the Habitat affiliate so that the money can go back towards building another home. Some of North Carolina's counties have bustling, professionally-staffed Habitat affiliates, while others have no affiliate at all. Beaufort County has a completely volunteer-run affiliate, and when the SECU opportunity came along, there was some anxiety about being able to finish a house in time. One issue was weather: between the time when the Challenge began in 2016, and the date when it was supposed to end in 2019, Eastern North Carolina faced two 500-year floods, first from Hurricane Matthew, then from Hurricane Florence.

The other problem was labor. HFH of Beaufort County was facing a common problem in rural areas: a dwindling and aging volunteer pool. But in 2018 they got a shot in the arm with some new and energetic board members. In 2019 the group asked for help getting the word out from Habitat for Humanity of North Carolina, the state's support organization. Habitat NC sent a press release to local news outlets which resulted in roughly 20 new, regular volunteers, and the work on the house kicked into high gear.

Other members of the community also stepped up to make sure the Iveys would soon have a new house to call home. Jamie Ivey's father, Jimmy Gilbert, just happened to be an electrician. He donated his services and his team wired the entire house. The gutters were donated and installed by Wells Construction and Gutters; blueprints were donated by Dal Newbold; Kidd General Contractor donated the hardware for the house; and the landscaping, sod, and plants for the yard were donated by Double A Hauling, Woolard's Sod Farm, and the Washington Garden Club, respectively. These are just a few of the generous donations from the businesses and individuals of Beaufort County that made up the more than \$12k of donated material that ended up inside and outside the house. Over 800 volunteer hours from more than 45 people went into building the house.

Jamie and her family—husband Glen, son Logan (16), and daughter Ada (2.5)—will move into a place filled with the support of their community, both tangible and ethereal. And that spirit of community overflows in Jamie's plans for her new house. When asked what she was most excited about, she struggled to pick just one thing. But once the practical and immediate things were pointed out ("A working hot water heater and knowing our A/C won't go out!"), her thoughts fell to her kitchen. "I'm so excited about this refrigerator," she sheepishly admitted, running her hands along the front of the stainless steel, double-doored behemoth in front of her. "I just keep thinking about Christmas, and all the food it will hold. How many people I'll be able to feed with it." Because when a community comes together to build a house, that house can't help but become a home that welcomes others inside.

County: Bertie County



Location of SECU Challenge Home: Windsor, NC

Partner Family: Jannie Swain & family

Closing Date: October 2017

Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Habitat for Humanity Works in Bertie County

A blistering sun beat down on a spruced-up home on King Street in Windsor on July 14, 2017. Inside, in the blessed cool of a newly installed central HVAC system, well-wishers and family gathered to applaud Jannie Swain.

The house, which was undergoing last-minute touches even as the dedication was being held, will soon be home to Swain and her preschool-age daughter Sharnece. Renovation began in late April, when Habitat for Humanity of North Carolina, with help from the local branch of the State Employees Credit Union, the blessings of the Bertie County Board of Commissioners and the sweat of lots of volunteers, took on the task of renovation.

For Swain, a life of struggling in low-wage work now holds a new hope for a stake in the American dream of home ownership. That hope took root on April 21 as a group of Habitat for Humanity officers, State Employees Credit Union representatives, Bertie County officials and Swain's friends – and even her boss at Burger King, where she has worked for 24 years – gathered for a brief ceremony to mark the kickoff of the project in this rural patch of northeastern North Carolina, just west of the Albemarle Sound.

The sturdy little house, with an inviting front porch, sits on an expansive lot in a neighborhood that is beginning to show signs of health. Across King Street sits a tidy, attractive home with a pretty garden, but next door to Swain's new place is a house that appears to be ready to be bulldozed – abandoned for years, sick with rot and sagging under a thick tangle of vines.

It's a scenario that can be found in dozens of rural towns in North Carolina. The prosperity and growth that have come to North Carolina's municipalities has mostly missed the state's rural sector. Even so, Windsor has grown from 2,383 souls in 2010 to 3,630 in 2010, and Bertie County, population 20,106 in 2014, had a relatively low unemployment rate of 5.6 percent as recently as December.

For Tammie Lee, there's also a lot riding on this house. Lee, a Bertie County commissioner and 32-year resident, is delighted to have Habitat for Humanity at work in Windsor. "We definitely hope that this is just the beginning of a great relationship with Habitat," Lee said. "There's a huge need in Bertie County for housing," especially among lower-income residents. "Habitat is a great resource for us."

As for Jannie Swain – a Bertie County native, born in Windsor "down the neck" – her face lights up when she thinks of settling into a modest, pretty home with her daughter. "I love it," she said, beaming. "I've always wanted something nice like that."

County: Bladen County

Location of SECU Challenge Home: Elizabethtown, NC

Partner Family: Regina & Jerry McIntyre & family

Closing Date: October 2016



Sponsoring Affiliate: Fayetteville Area Habitat for Humanity
(Tammy Laurence, Exec. Dir.)



Jerry and Regina McIntyre, with their twin sons Jarod and Jerry.

Christmas Comes Early in Bladen County

A Bladen County family received an early Christmas present – the keys to their new home – on Dec. 4, 2017, courtesy of Fayetteville Area Habitat for Humanity.

The McIntyre family received the keys to their new home on King Street in Elizabethtown. Van Gunter, with Fayetteville Area Habitat for Humanity, presented keys to Jerry, Regina, and their twin sons

Jarod and Jerry. The foursome also received a flag from Bladen County Habitat Executive Director Dawn Madden and a Bible from Fayetteville Area Habitat for Humanity Vice President of Family Services Chaly Cross.

"I can't tell you how impressed I've been with them," said Tammy Laurence, executive director of Fayetteville Habitat, of the McIntyres, "their character, their hard work, their love for God, and God's hand on them."

The home is funded by the State Employees' Credit Union Foundation. It is part of SECU Foundation's *Mountains-to-the-Sea Challenge*, a \$10 million commitment to build a Habitat home in each of North Carolina's 100 counties.

Regina McIntyre said the home "means the world" to the family.

Habitat for Humanity homes are provided to families who put in 300 hours of "sweat equity." Once the family assumes a zero-percent-interest mortgage from SECU, the funds are returned to the affiliate so that another house can be built.



The family's new home was an early Christmas present. The McIntyres got a zero-percent-interest loan from the State Employees Credit Union. Their home was part of the SECU Foundation's \$10 million Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties.

Story By Chrysta Carroll
Bladen Journal

County: Brunswick County

Location of SECU Challenge Home: Southport, NC

Partner Family: Liduvina Maldonado & family

Closing Date: February 2019



Sponsoring Affiliate: Brunswick County Habitat for Humanity
(Carlo Montagano, Exec. Dir.)



“Nary a Dry Eye” in Brunswick County

On January 16th, 2019, Brunswick County Habitat for Humanity, together with representatives from SECU, hosted a home dedication for Lucy Maldonado, their 63rd

homeowner. With family, friends, mentors, and volunteers who helped make this possible, the affiliate proudly took one more step toward ending substandard housing in the community.

Pastor David Mammay was on site to lead prayers and offer a blessing. Staff from SECU spoke about how rewarding it was to help families in need, and how proud they have been able to partner in fulfilling our mission to see that nobody goes without a safe, affordable place to call home. Lucy's is one of 102 homes built by Habitat affiliates in every county across the state—a partnership between the SECU Foundation and Habitat for Humanity of North Carolina

called the "Mountains to the Sea Challenge." Once Habitat finishes a house, SECU buys the zero-interest mortgage from the Habitat affiliate so that the money can immediately go towards building another affordable home.

Carol Jutte from Daughters of the Revolution presented Lucy with a flag for her house, and Lucy's mentors, Mike and Anita Shandor, gifted a Bible, a Habitat tradition from its Christian beginnings under its founder, Millard Fuller. The OKI Quilters put together a beautiful handmade quilt as a housewarming gift, and St James Quilters gave a lovely quilted door hanging. Food, wonderful company, and companionship by all left nary a dry eye in the crowd.



Adapted from a story by Habitat for Humanity of Brunswick County

County: Buncombe County



Location of SECU Challenge Home: Arden, NC

Partner Family: Dianna Lester & family

Closing Date: February 2018

Sponsoring Affiliate: Asheville Area Habitat for Humanity
(Andy Barnett, Exec. Dir.)



Against All Odds: Buncombe County Family Become First Time Homeowners

“I want my mistakes, actions, and achievements to show my boys that you can accomplish anything with hard work, no matter what background you come from” ~ From Dianna Lester’s application letter

Dianna Lester is living proof that a person's past doesn't have to dictate her future. Growing up in poverty as the child of drug-addicted parents, Dianna was determined not to repeat the mistakes that her parents made. Losing her mom at the age of 9 only strengthened her resolve to aim higher and work harder. As a single mother of two, working and going to college, Dianna used the turmoil of her childhood as a motivating force. Against all odds she became the first person in her family to earn a degree. With her education complete, she began a career as a health access counselor for Western Carolina Medical Society. While she had accomplished her goal of becoming a working professional, Dianna soon learned that job security doesn't guarantee financial stability.

With the cost of rent on the rise, she moved her family of 3 into a 2-bedroom apartment in what appeared to be a decent neighborhood. As time went on, she began noticing an increase in drug activity and crime. In addition, her apartment flooded on multiple occasions causing mold to grow and fester. When both of her children started exhibiting breathing problems, Dianna knew she had to make a change. With the same determination that Dianna enlists to approach every challenge, Dianna worked on her credit, and then applied and was approved for homeownership through Asheville Habitat. Dianna and her children will soon live in a 3 bedroom /1.5 bathroom house in Habitat's new Arden neighborhood. The house is sponsored by the State Employees' Credit Union (SECU) Foundation, as part of SECU's Mountains to the Sea Challenge, building a Habitat home in every county in North Carolina. Through the purchase of his home, Dianna can take pride in knowing that the promise that she made to herself as a child, has been fulfilled.

County: Burke County

Location of SECU Challenge Home: Morganton, NC

Partner Family: Chris & Nicki Dickerson & family

Closing Date: February 2020



Sponsoring Affiliate: Habitat for Humanity of Burke County
(Marla Black, Exec. Dir.)



*Habitat home
dedications in
Morganton always
draw a crowd.*

The Icing on the Cake in Burke County

No matter how much they tried, Nikki and Christopher Dickerson just could not keep their house clean. They described their living conditions before they moved into a Burke County Habitat for Humanity house as “horrible.” The roof was falling in. Mold was a constant problem. They worried constantly about the health of their daughter, Alyssa, and the dangers that she was facing from such an environment.

They finally got tired of the worry and troubles they faced living in such a problematic house, pinning their hopes on an application for a Habitat home. When they were finally selected as prospective homeowners, they saw it as they see everything good that happens in their lives—a blessing from God. As Nikki says “God has blessed us in so many areas of our lives and this home was the icing on top of the cake.” The family expresses their gratitude for their new home daily.

As Nikki sees it, the Dickerson family now has a new and better environment in which to “thank the Lord.” They no longer worry about not being able to keep their house clean because of poor conditions and a faulty roof. The new home is bigger than the last one, though, and that has been a new kind of challenge.

“There’s more to clean now!” Nikki jokes. “But it’s so much easier. This home is such a blessing to us!”



The Dickersons (left in photo) are happy to complete the closing paperwork!



County: Cabarrus County



Location of SECU Challenge Home: Concord, NC

Partner Family: Paditra Carlton & family

Closing Date: June 2018

Sponsoring Affiliate: Habitat for Humanity of Cabarrus County
(Katie Page, Exec. Dir.)



Tiffany Brown, left, Homeowner Services coordinator for Habitat for Humanity of Cabarrus County, shares the joy of the moment with new homeowner Paditra Carlton. Behind Paditra is her father, the Pastor Ervin Carlton, who gave the house blessing.

With Tears of Gratitude, A Cabarrus County Family Receives a New Home

Any day now, Paditra Carlton will move out of the living room she has used as a bedroom. Her son Shannon, 12, will say goodbye to the dining room that's been his makeshift bedroom. Carlton's two other children, Bristol, 21, and Kani'a, 16, will also leave the cramped two-bedroom rental they have called home for far too long. Soon, Carlton will close on a new, four-bedroom home on Young Avenue in Concord. It's the 153rd house that Habitat for Humanity of Cabarrus County has built. It is also one of 102 being built as part of the State

Employees Credit Union Foundation's Mountains-to-the-Sea Challenge, a \$10 million initiative to build at least one Habitat home in each of North Carolina's 100 counties. "Words cannot explain how I feel," Carlton said May 22 during a dedication ceremony for her pretty new home. "It's something I have always dreamed of. It's stability."

"We welcome you to their lovely home that they have worked so hard on," said Katie Page, executive director of the Habitat affiliate, standing before the crowd of about three dozen Habitat volunteers, SECU officials and family that had gathered for the dedication. "This is when we see all of the work coming together." Habitat Cabarrus has completed 42 homes in this neighborhood, Page explained. They stand out, bright with hope, in a neighborhood of winding streets, stately old trees and too many bleak homes. Habitat's work goes on; the 43rd house is going up right behind Paditra Carlton. "Without the support of SECU we would not be here today," Page continued. "It has been phenomenal."

She also recognized Marc and William Niblock of Niblock Homes. "They have really gone above and beyond. They provided support for labor and material, framing, roofing, siding. A very generous donation." "This is what we do for a living, for almost 40 years," said William Niblock. "We believe home ownership builds strong families and strong communities." Speaking directly to Carlton, he continued: "We hope that you have many wonderful years here and that this house is full of love and security and that you feel like you really belong here."

Procuring a Habitat for Humanity home is neither quick nor easy; applicants must have steady employment and good credit ratings. And they must put in hundreds of hours of "sweat equity" on their homes. Tiffany Brown, homeowner services coordinator for the Cabarrus affiliate, said that Paditra Carlton and her children had put in more than 500 sweat equity hours – and that was after Paditra has put in her 7PM to 7AM shift as a certified nursing assistant. It can be a two-year process, and the finale is nearly always emotional for the new homeowner. "I really don't know what to say but thank you, everybody," Paditra told the crowd. "Thanks to SECU, partner families, my family, everybody who helped out."

She began tearing up. "When I started out, all I wanted was a door," she said, finding her sense of humor. "God can make things happen with help from everybody."

County: Caldwell County

Location of SECU Challenge Home: Lenoir, NC

Partner Family: Jacqueline Godoy & family

Closing Date: October 2018



Sponsoring Affiliate: Caldwell County Habitat for Humanity
(Pete Kidder, Exec. Dir.)



A Dream Come True in Caldwell County

When Jacqueline Godoy applied for a Habitat for Humanity home three years ago, she had her doubts.

"I didn't think I would get it, to be honest," she said. "I had a lot going on." But then she had a vision. "I had a dream from the Lord. I saw this sign that said 'Habitat for Humanity.' I saw a blue house. And I said, OK, Lord, I'm going to listen to you. This is a sign."

On Oct. 13, under a brilliant autumn sky, surrounded by North Carolina's mountains, Godoy stood on the porch of a tidy three-bedroom house in Lenoir with her three children, surrounded by her extended family, friends and officials from Habitat for Humanity of Caldwell County.

The house is blue. And there's a Habitat for Humanity sign out front.

And it does seem like a vision come true for this young mother who works as a medical assistant in an ophthalmology practice. She and her children Naomi, 8, Christiane, 4, and Isaac, 3, had been living in a cramped, two-bedroom apartment in nearby Granite Falls. "It wasn't in the greatest condition," she says. "But it was a roof over our heads."

Godoy's family is from Guatemala, and they all ended up in Caldwell County: Her mom and dad, sister, brother, aunts, uncles and cousins. Godoy moved to North Carolina from California when she was five, and if she ever had an accent she has lost it now; she sounds like a native Tar Heel, even sprinkling an occasional "y'all" into her sentences.

Her new home, already nicely decorated with art and children's things, is part of the State Employees Credit Union's *Mountains-to-the-Sea-Challenge* to build a Habitat for Humanity home in each of North Carolina's 100 counties. The SECU Foundation put up \$10 million to fund the construction. Once a homeowner assumes a zero-percent-interest mortgage from SECU, the money is returned to the affiliate so that another home can be built.

For Pete Kidder, executive director of the Caldwell County Habitat affiliate, the funding is welcomed. Godoy's home is number 117 for the relatively small affiliate that was founded in 1992. "We build six to eight houses a year," Kidder said.

The neighborhood that surrounds Godoy's home had been made up of eight dilapidated houses. They were demolished, a road was built and seven new Habitat homes were constructed. "We've moved in three families and have four more to go," Kidder said. "We're building everywhere in Caldwell County, from Granite Falls to Collettsville and everywhere in-between."

"Our goal was to not only build houses but make a greater community impact," Kidder explained. "This is how we started to do our neighborhood revitalization. We want to have a greater impact than just the house."

For Jacqueline Godoy, becoming a homeowner means stability for her and her young family. It means investing in her future with every mortgage payment. "It means not having to pay rent," which kept her treading water at best.

"Thank you for encouraging me to keep my head up and not give up. Y'all told me it was going to be worth it at the end and y'all were right. The tears I cried and the struggles I went through to get to this point were all worth it, 100 percent."

County: Camden County

Location of SECU Challenge Home: Shiloh, NC

Partner Family: Alfreda Lorraine Gordon & family

Closing Date: January 2019



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Daughter Olivia, 12, and mother Joyce, right, comfort Alfreda Gordon as she gets emotional at the dedication of her Habitat for Humanity home in Shiloh.

Relationships Last Long and Run Deep in Camden County

That much was clear as family and friends gathered in Alfreda Gordon's living room to dedicate the house in Shiloh that she will call her home thanks to Habitat for Humanity of North Carolina and the State Employees Credit Union Foundation. The house is part of the Foundation's *Mountains-to-the-Sea Challenge* – a \$10 million initiative to build a Habitat home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent-interest mortgage from SECU, the money is returned to the affiliate so that another home can be built or renovated.

Gordon is circulation supervisor at the Camden County Public Library. Her boss, Kim Perry, speaks of her in terms worthy of a doting parent. "You are a great example for your daughter. I am so proud of you."

And then it's time for Gordon herself to speak. She is overcome with emotion; she weeps. Her daughter Olivia, 12, walks over and gives her a hug. Her minister, Rev. Sawyer, puts a hand on her shoulder. "I want to thank everybody for giving me the opportunity to own a home. If you believe in something, anything is possible. I thank my daughter for her patience. She used to get a little bit upset because I couldn't take time for her. Thanks to my mom... Thanks to my father. We all worked on this house together."

"It seems like it's unreal but it's real. I had a speech written up but ..." The crowd chuckles as they realize the prepared speech has been replaced with the emotion of the moment.

Another guest sat quietly in a wheeled walker, taking in the expressions of gratitude. Everette Sawyer has the kind of face that belies a long life and shows all who meet him that he has seen a thing or two. His connection to Gordon? "Alfreda's grandmother used to live a half-mile across the field where I was raised. She used to help my mother, years ago."

And that's the story of this rural, remote county. Old times and old friends are not forgotten. Camden County is a sliver of flat land in the northeast corner of North Carolina. It has mostly missed the growing affluence of the coast in adjacent Currituck County. And it is far removed from the state's population centers to the west. The people stay for the tranquility and the familiarity. They like their neighbors. They step in to help a stranger when help is needed. The strangers come and go, but neighbors span generations.

Soon the house will be home to Freda and her daughter. Olivia is a bright-eyed sixth-grader who responded with a smile and a shout when asked how it will feel to have her own room. The deep affection between her and her mother shows in the way they cuddle and look at one another.

Their new home, a rehab with a bright kitchen, fresh new floors is simple, cozy and tidy. It's set amid heavy woods and cotton fields bursting with bright-white bolls. The rural nature suits Gordon just fine; she loves the tranquility, and likes that Olivia can still attend the middle school where she has made friends.

The pair have been living with Alfreda's mother, Joyce Gordon, who also attended the dedication. Both became emotional when Alfreda was handed the keys to her new home. Much was gained, and, perhaps, their tight bond was being loosened just a bit. But, considering the way people in Camden County stick together, no one doubts that the Gordon family's love will continue to run deep.

County: Carteret County

Location of SECU Challenge Home: Newport, NC

Partner Family: Amanda Jones & family

Closing Date: November 2017



Sponsoring Affiliate: Crystal Coast Habitat for Humanity
(Kris Durham, Exec. Dir.)



Women Construct Home for Family in Carteret County

A single mother of five is now the official owner of a Crystal Coast Habitat for Humanity house on Chatham Street. The keys to the new four-bedroom, two-bath home were presented to Amanda Jones during a dedication ceremony Sept. 23, 2017.

Ms. Jones, a teacher assistant at Morehead City Primary School, said she's grateful to Habitat for helping her build the house on the nearly 14,000-square-foot lot. "I'm very excited. It's truly a blessing," she said prior to the ceremony. "There's more space, especially outside in the yard so my kids can get outside and play."

Attending the event with Ms. Jones were four of her five children: DaShawn, 16; Xavier, 13; and twins Chandler and Chianna, 9. Her oldest child, Desmond, 18, is away at Louisburg College.

Prior to the ceremony, Xavier, too, said he was happy about getting a new house. "I like the big backyard and now we have more space to put stuff," he said.

Kris Durham, executive director of Crystal Coast Habitat for Humanity, said this makes the 96th house completed by the Habitat affiliate. She thanked all those who contributed and volunteered on the project, including volunteers from the military, churches, businesses and civic groups. She also thanked Ms. Jones and her family, who helped build the house. "She is a hardworking woman and very deserving of this home," Ms. Durham said.

Teams that volunteered on the project were mentored and supervised by Habitat Construction Manager Leonard Farrugia of Carolina Crawlspace Solutions. Mr. Farrugia handed the keys and certificate of occupancy over to Ms. Jones. He also presented her with an American flag to fly on the front porch. "She's worked very hard and there were a lot of obstacles along the way, but here we are today," he said.

Ms. Jones, with tears in her eyes, said she was grateful for all those who helped make the home possible. "Thank you to everybody who contributed to my family's home," she said. "I appreciate all of you and love you all."

In addition to the keys, Ms. Jones received several special gifts, including a Bible, native plants for the yard, mums and cleaning supplies. The National Charity League provided refreshments.

Apostle Willie Murray from God's City of Refuge gave the opening prayer, and Ruth and Steve Kyle and congregation of Moore's Chapel in Newport gave the house blessing and closing prayer.

The Carteret County home was built as part of the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge, a \$10 million initiative to build a Habitat home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent-interest mortgage from SECU, the funds are returned to the affiliate so that another home can be built.

This article was originally published in the Carteret County News-Times on May 7, 2016

County: Caswell County

Location of SECU Challenge Home: Yanceyville, NC

Partner Family: Portia Smith & family



Closing Date: May 2018

Sponsoring Affiliate: Habitat for Humanity of Alamance County
(Robin Wintringham, Exec. Dir.)



Mother's Day was a family affair for Portia Smith. Her three young children were at home with her, as were her father and stepmother, aunts and friends.

'Home' Holds a Special Grace for Homeowner

The word "home" holds a special grace for Smith; this is her brand-new Habitat for Humanity house in Yanceyville to which she had devoted hundreds of hours of "sweat equity" in the hope of giving her young family a stable and secure place to live.

It was a long and painful journey for Smith.

A year ago, life was good. She had a demanding but fulfilling job at Person Memorial Hospital in Roxboro, as a nursing assistant. She and her three young children were looking forward to moving into a new home in Yanceyville. The Habitat home was one of 102 in the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties. The Foundation has put up \$10 million for the

program. Once the homeowner assumes a zero-percent loan from SECU, the money is returned to the Habitat affiliate so that another home can be built.

Last June, Portia's move-in day was drawing nigh; the house was nearly complete. Then, in a moment, her dream came undone. On June 14, 2017, driving home from working on the house after a shift at the hospital, Smith dozed off and ran headlong into a tractor-trailer rig on N.C. 119.

"She was in intensive care at Duke for two to three weeks," says Robin Wintringham, executive director of Habitat for Humanity of Alamance County, "There were significant injuries, primarily on her left side. Both hips were broken, her left ankle was shattered, her left leg was broken. They moved her into a step-down rehab unit at UNC."

Now, on this Mother's Day 2018, nearly a year after the accident, Wintringham was filled with optimism. "We have awaited this day with bated breath and hope, and now this joyful day is finally here," she told the crowd in the house. She gave credit to God. "There is no other way this could have worked out."

Everyone broke into cheers and applause. Smith wept. "I thank God for blessing my family with this beautiful home," Smith said, wiping tears from her eyes. "Thank you to my family and friends. Thank you to everyone who has come out on my special day."

After the accident, Smith and her sons Ja'Quis, now 13, and DeKetren, 11, and her daughter A'Niya, 6, moved in with her father in Caswell County. She speaks eagerly, but still is in a wheelchair. There is hope that, with time and therapy, she could regain use of her legs. She gets some money through her employer's health insurance, and will eventually get long-term disability pay.

One of the first things she said when she regained consciousness, Wintringham said, was, "I've got to tell Dad to call Habitat to tell them what happened. I don't want to lose my house." "When I called her after the accident I anticipated sorrow, tears, and a righteous measure of anger," Wintringham said. "Not at all. She was joyful. She said, 'I'm glad to be alive.'"

To make sure she doesn't lose the house, Habitat of Alamance County and Habitat NC worked on ways to help Portia and her children hold on to their dream. "What is the right thing to do in this situation?" asks Wintringham. "Not just the legal thing, but what is the right thing to do by her, if you're a Christian ministry?"

Greg Kirkpatrick, executive director of Habitat for Humanity North Carolina, agrees that timing was critical. "She's worked for it, she's qualified (for home ownership under Habitat guidelines). This is an opportunity to make it happen. She needs it now more than ever."

It all worked; Smith signed the closing papers on her new home May 17, 2018.

County: Catawba County

Location of SECU Challenge Home: Hickory, NC

Partner Family: Tasha and Billy Singleton & family

Closing Date: May 2018

Sponsoring Affiliate: Habitat for Humanity of Catawba Valley
(Mitzi Gellman, Exec. Dir.)



With Renewed Hope – A Catawba County Family Receives Their New Home

For Billy Singleton, the tidy, blue, brand-new house on Falling Creek Road in Hickory is a solid foundation in what has often seemed like a life on the move. "I spent my childhood moving from place to place," he says. That continued after he married Tasha and after the birth of their daughter Autumn, who will soon be 5. Before they applied to Habitat for Humanity, he and Tasha were renting a decrepit trailer with holes in the floor. It was infested with mold, Autumn and two-year-old brother Gabriel were sick with allergies all the time, and their power bill was around \$300 a month.

About a year ago, Tasha was diagnosed with multiple sclerosis. Since then, Billy has been the sole breadwinner working nights at a plant that produces fiber filling for the furniture

industry. But, by that time, the Singletons were well on their way with an application to Catawba Valley Habitat for Humanity that has taken about two years to come to fruition with their new three-bedroom, two-bath home set in a pleasant subdivision of large, old-growth trees. It's a mix of market-rate and Habitat homes, and Catawba Habitat plans to build eight more homes on the land.

The Singleton home is part of the Mountains-to-the-Sea Challenge to build a Habitat for Humanity home in each of North Carolina's 100 counties. It is funded by a \$10 million grant from the State Employees Credit Union Foundation. Once the client family assumes a zero-interest loan from SECU, the funds are returned to the affiliate so that another house can be built. The Challenge is funded by the \$1 per month maintenance fee that each SECU account holder pays. The Singletons' new hope in life is the latest manifestation of that program.

"They completed their 'sweat equity' in near-record time," said Brad Huggins, a retired surgeon who is active with the Catawba affiliate. "I've been on site with Billy. He's always smiling and excited about any kind of building he can do. He even gets happy about sheetrock." The Singletons began building their "sweat equity" hours – time spent helping in the construction of a Habitat for Humanity home that is required of all homeowners – on the house that stands next to theirs. They put in 100 hours there, and another 300-plus on their own home. "They are some of first persons in their family to have home ownership," Huggins said. "They have what it takes to have the vision and belief that you can do something that you've never experienced. It has been an incredible joy to see this unfold for them and with them."

The house is not the only good news for Tasha and Billy. Her MS is being kept in check with medication, and her latest MRIs give them reason for hope. Autumn is starting kindergarten this year, and the family plans to hold her fifth birthday party in their new home. Jenna Ross spoke to the crowd at a dedication ceremony in mid-April. "We envision a world where everyone has a decent place to live," said Ross, Community Outreach coordinator for the Catawba Habitat affiliate. "If you've been inspired, then I ask you please don't stop with today. There are so many ways to keep building on that energy. Serve, donate, advocate, share. We are in need of passionate volunteers. Go to our website. When you speak about Habitat for Humanity it resonates with your friends and family."

Julie Bristow, director of Rehabilitation Services for the Frye Regional Medical Center, a major player in the project, presented Tasha and Billy with a "pounding" – a Southern tradition of kitchen staples to get the family started in their new home. "I'm from Pennsylvania," Bristow told the crowd. "There, a pounding means someone beating you up. In the South we put a slight twist on pounding." Bristow also presented the Singletons with a \$550 gift card from Frye employees, and gift bags for Autumn and Gabriel. Beth Huggins, a Habitat volunteer, presented the Singleton family with a Bible. "We believe in you; we have faith in you," she said. "That you will thrive and grow here as a family."

County: Chatham County

Location of SECU Challenge Home: Pittsboro, NC

Partner Family: Maria Adela Diez & family

Closing Date: October 2017



Sponsoring Affiliate: Chatham Habitat for Humanity
(Jerry Whortan, Exec. Dir.)



Adela Diez and her mother, Olga, 91, in their new home in Pittsboro

At Last, A Home of Their Own – Chatham County Woman and Her Mother Get the Keys to Their New Residence

Adela Diez and Olga Perez have traveled a long road to their pretty new home on Acorn

Park Lane in Pittsboro. Adela is from Venezuela; her mother Olga was born in Cuba. In 2002 Adela moved to Vero Beach, Fla., and, later, to Miami. “All of my family was here,” Adela says “My three (adult) daughters and my mother, who moved here 22 years ago. Also two of my brothers.” But the biggest reason for the move, she says, were the deteriorating politics in Venezuela. “I did not like what was happening. It was not nice for me. All of my family was in the U.S. I’m very happy here. It’s not easy in Venezuela. The U.S. is home now.”

And home now is a tidy two-bedroom, two bath house on a cul-de-sac with a dozen other homes built by Chatham Habitat for Humanity. On Oct. 10, Adela, her daughter Carolina, granddaughter Nicole, 17, and Olga – four generations of Adela’s family – gathered with a small crowd of friends, neighbors and Habitat staff and volunteers for the dedication of their new home. Olga, 91, walked up the front steps with two family members assisting her. The new house will be easier for her; a wheelchair ramp is being built on the side, and the doors are wide, enough to accommodate a wheelchair. One bathroom will be equipped with a zero entry shower stall that will be easy for Olga to use.

It will be a good life for them, near Carolina and her children, in a cul-de-sac where children ride bikes and play, and you're as likely to hear Spanish as English. Adela has found fulfilling work with the English as a Second Language program in the public schools – a job she loves.

The home was built as part of a three-year commitment by the State Employees Credit Union Foundation to build a Habitat for Humanity home in each of North Carolina's 100 counties. Because of overlapping jurisdictions of some local Habitat affiliates, 104 homes will be built.

In late October, Adela, a woman with a warm smile and a ready embrace for all, and her mother, Olga, will move into their new home. It will be equipped to make Olga more comfortable, with easier access and a more serene neighborhood. Their extended family will be nearby. As Jana Reid of the Pittsboro office of SECU said as she presented Adela with the keys to her new home, "We are celebrating the dedication of so many people who have made this Habitat for Humanity home possible." Reid said the house is a symbol of the shared values of SECU and Habitat for Humanity: People helping people. As for Adela, after much hard work, she and her mother will have a safe, healthy home of their own.



Jana Reid, left, of the Pittsboro branch of the State Employees Credit Union, presents Adela Diez with the keys to her new home on Acorn Park Lane in Pittsboro.

County: Cherokee County

Location of SECU Challenge Home: Murphy, NC

Partner Family: Bonnie Turner & family

Closing Date: March 2019



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



New homeowner Bonnie Turner (center, front row, with green and white sweater), and her daughter (left of Bonnie) and her 2 grandsons (standing behind Bonnie).

A Home Means Everything in Cherokee County

Bonnie Turner, her daughter, Nancy, and grandsons, Camron and Isaiah, were tired of renting. They constantly had to move to new rental properties at the whim of a landlord, with the two boys often having to change schools as a result. "It was very hard on them," Bonnie says now. Having to live in a property someone else owned meant they had lots of restrictions on what they could and couldn't do there, which they all found frustrating. On top of all those

uncertainties, the four of them were often crammed into spaces that were too small in order to be able to afford the rent, with multiple people having to share bedrooms.

But all that has now changed. Habitat for Humanity of North Carolina selected Bonnie to be part of the SECU/Habitat Challenge to build or renovate a house in each of North Carolina's 100 counties. Cherokee County, in the far western reaches of the state, is not currently served by a Habitat affiliate, so Habitat NC stepped in to make sure the Challenge could be completed there.

"This house has meant EVERYTHING for us," says Bonnie. She never thought she would be able to be a homeowner, but Habitat and the SECU Foundation have made that possible. The entire family has felt the relief of being stable and safe in their new home, the boys now able to stay in the same school district until they graduate from high school. They can have friends and family over without worrying about the noise or a lack of space, and Bonnie says the boys are "so much happier and having a more fulfilling life as a result."

The entire family is benefitting from finally being a permanent part of a community. The boys have started a garden in their yard and all four members of the household work to help their elderly neighbors in the area. For Bonnie, her daughter, and grandsons, a new home has meant stability and peace of mind—everything.

County: Chowan County

Location of SECU Challenge Home: Edenton, NC

Partner Family: Ryan Harris, Qunita Williams & family

Closing Date: September 2016



Sponsoring Affiliate: Chowan-Perquimans Habitat for Humanity
(Sally Holloway, Pres.)



David Johnson, a board member of Chowan/Perquimans Habitat for Humanity, hands a family Bible to Ryan Harris. On the left are Qunita Williams and Ry' Milliyya Harris, 3.

Comfortable Living for New Chowan County Homeowners

Qunita Williams hasn't moved in to her new house in Arrowhead Beach, but she already feels at home there.

Williams, Ryan Harris and their daughter Ry' Milliyya Harris, 3, have spent a lot of time at the house on Mohegan Trail, helping a crew of volunteers rehabilitate a home that was sold to Chowan/Perquimans Habitat for Humanity by owners who believed it was their mission to help others.

On Saturday, at the dedication of the tidy home in this quiet neighborhood of lush lawns and big trees along the Chowan River, the family gathered with Habitat leaders, volunteers, a barbershop quartet and, most tellingly, a welcoming committee from the Arrowhead Beach Property Owners Association.

"The first day I went out there I met half the neighbors," Williams said. "They were very, very friendly. We're excited, ready to move in. We want to live in the neighborhood, rather than just meeting people. Every time we go, someone says, 'If you ever need something, don't be afraid to come by.'"

Colleen Nicholas spoke on behalf of the Arrowhead Beach Homeowners Association to welcome the new family to the community. “We were thrilled when we heard that Habitat for Humanity was refurbishing a home,” Nicholas said later in an interview. “We want our homes to be in great condition. We want new homeowners to move in to Arrowhead Beach.”

The house is part of the ambitious State Employees Credit Union Mountains-to-the-Sea Challenge, in which Habitat for Humanity NC partners with Habitat affiliates throughout North Carolina, using a \$10 million SECU Foundation grant to build or refurbish a home in each of North Carolina’s 100 counties. At the closing, the Chowan-Perquimans Habitat assigns the mortgage SECU and immediately receives funds (the full value of the first mortgage) from SECU to invest in another home for a family in need, which will be built in Perquimans County.

For Sally Holloway, president of the Habitat affiliate, the process of finding and restoring the house had a spiritual dimension. “Terry Waff brought the house to our attention,” Holloway explains, referring to the affiliate’s vice-president. “She knew the homeowners were moving, and that they had supported Habitat in the past. The homeowners were very assured in their hearts that this was what the Lord wanted. This house was meant to go to Habitat.

“Renovation works very nicely for us,” Holloway explained. “This was in a part of Chowan we had never built in before. The Arrowhead community has just been remarkable, very welcoming in support of Habitat. The house came with two additional lots that we can build on in the future.”

The Williams’ house will be added to the 15 houses – nine in Chowan and six in Perquimans – that this Habitat affiliate has built in its 20-year history, working with a staff and volunteers made up mostly of retirees who have moved to Chowan County from all around the nation.

For Qunita Williams, Saturday’s dedication marked the end of a two-year process with Habitat – one she and Ryan had almost given up on to pursue a traditional bank loan when a letter from Habitat showed up in her mailbox.

“Miss Trish did not forget us,” Williams said, referring to Trish Ludwig, chair of the family selection committee for the affiliate. The family met with Ludwig and the process was rolling. “Before the process started, Miss Trish had asked us if we would be comfortable living there” as one of the few African-American families in Arrowhead Beach. But the warm welcome she and her family got put their minds at ease. “Our mindset is back in olden times. But times have changed.

“It’s a blessing. It’s God telling us this is for a reason.”

County: Clay County

Location of SECU Challenge Home: Hayesville, NC

Partner Family: Melissa A Loftis & family

Closing Date: October 2018



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Peace of Mind in Clay County

When you pull off Highway 64 in Clay County, you enter a world a little more old-fashioned than the one you left. Winding roads take you past an old auto station that still boasts an original Sinclair Oil sign, the green dinosaur bright and recognizable as ever. The people give directions using phrases like “It’s just up on the ridge” and “We live on the other side of the mountain,” referring to folks who didn’t grow up around there as “outsiders.” And a tiny community gathers to support one of their own, a woman born and raised on that mountain, as she finally has a secure, strong, and reliable house in the county she has always called “home.”

Lisa Loftis still seemed a little shell-shocked by her good fortune on the day of her Habitat home dedication. “I never in a million years thought I’d have something this nice,” she

whispered as friends and local community members arrived for the ceremony. Her grandson, Michael, who lives with her, was equally giddy about his new home. When guests congratulated him, the quiet 8-year-old smiled sheepishly but broadly, and looked up at his grandmother, whose side he rarely left. Michael will have his own room in this house and a playroom in the basement. But the thing he was proudest of? The second-hand Dyson hand-held vacuum cleaner that once belonged to a family friend. The friend saw how much Michael loved the little Dyson and decided to let him have it. Excited to show off his new gadget, he was sure to bring it out of his bedroom closet each time he gave a new person a tour of the house.

The little family is moving from a run-down, rented mobile home into a beautiful, solid house in a neighborhood that was originally built via a USDA program to provide housing for income-qualified residents in the county. As the economy changed and some residents moved out, the home that would become Lisa's stood empty and fell into disrepair. Habitat for Humanity of North Carolina (Habitat NC) bought the house at auction, and Habitat NC Board President, Dick Forbis, made it his passion project, making the long trek from the Triangle to Clay County and spending days at a time painting, doing repairs, and preparing the house with Lisa and volunteers for its new owners.

Lisa and Michael's home is part of the SECU Foundation's Mountains-to-the-Sea Challenge, a \$10 million partnership with Habitat NC to build or renovate a home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent interest loan from SECU, the money is returned to the Habitat affiliate so that another home can be built. The \$10 million initiative is funded by the \$1 per month maintenance fee that each SECU member pays. Not all of North Carolina's 100 counties are served by a Habitat affiliate, however. Many of the unserved counties were taken on by Habitat NC, the state support organization (SSO) for NC affiliates, and the Loftis house is one of sixteen built by the SSO.

The feeling that life will be different—better—for these two members of their community fills the house along with the guests who have come to pray and dedicate it to Lisa and Michael. As Lisa hugs Michael to herself during the ceremony, she quietly wipes away tears of gratitude, relief, and hope. Michael will grow up secure and safe, and the worry that Lisa has grown accustomed to lifts, just a little. This home is a blessing, and the Loftis family knows it. One neighbor assures Dick that Lisa will take wonderful care of the home because "She keeps a good house." One needn't worry that the responsibility for house upkeep rests with Lisa alone, however: little Michael has already claimed vacuuming responsibilities for himself and his Dyson.

County: Cleveland County

Location of SECU Challenge Home: Shelby, NC

Partner Family: Shumicka Phillips & family

Closing Date: May 2019



Sponsoring Affiliate: Habitat for Humanity of Cleveland County
(Burney Drake, Exec. Dir.)



A Blessed Home in Cleveland County

The phrase “God bless my home” is written on the frame of a brand new house on South Hampton Street. Though the words are now covered by the interior and exterior walls, homeowner Shumicka Phillips knows they are there. She knows because she wrote the words and helped cut the wooden frame herself.

Phillips is now preparing to move into the home she helped build through Habitat for Humanity. “It seems unreal,” she said. “It’s something you can really call home, something that really belongs to you.”

Phillips is a mother of four, with two school-aged children who still live with her. She learned about Habitat for Humanity through a friend and started the process around one year ago.

Phillips' first day building was the organization's Women Build Day, where she worked alongside 20 other volunteers and inscribed the message on the frame they built together. Since the start of construction, more than 100 volunteers have helped make her new home a reality.

"Good people is hard to come by," Phillips said. "They didn't know nothing about me, they never met me or anything, but they just jumped in to start helping out."

Phillips' home, the 28th house built for the local Habitat chapter, is a unique one. It was built as part of a challenge by the State Employees Credit Union Foundation to build 100 Habitat homes, with one in each of North Carolina's 100 counties.

But the endgame was the same, which was to build affordable housing for a local family, according to Habitat for Humanity Cleveland County Executive Director Burney Drake. "She's been a good homeowner, and she's got a good family," Drake said. "This will give them a new start. Every family's got a story, and this changes their lives but it changes generations."

Phillips' daughters, Tykeria Ussery and Zariyah Borders, are excited to each have their own rooms. Both said their mom deserved a home to call her own for all she has done for the family.

Ussery, the elder of the two live-at-home daughters, recalls putting in her own sweat equity to the house she'll now call home. "I was tired, but it was an experiment and I had fun with everybody," she said. "Most importantly, I just want to thank God overall because if it wasn't for Him, we wouldn't have anything."

Rain during the construction process delayed Phillips' home by about three months. The last of the work was wrapping up ahead of the weekend, with a dedication of the home set to take place Sunday.

The latest house is located next door to Habitat for Humanity Cleveland County's 25th home in the county. The organization now has its sights set on another area of Shelby. Last year, ground was officially broken on the chapter's next project on Vermont Street. The organization plans to build five new homes in the area they are calling the Vermont Village.

"We've got the homeowners selected, and we're ready to dig footers and start foundation work," Drake said.

By Casey White. *This article originally appeared in the Shelby Star on April 14th, 2019*

County: Columbus County

Location of SECU Challenge Home: Whiteville, NC

Partner Family: Beatris Hernandez & family

Closing Date: February 2019



Sponsoring Affiliate: Cape Fear Habitat for Humanity
(Steve Spain, Exec. Dir.)



Cape Fear Habitat for Humanity Holds Dedication Ceremony in Columbus County

After learning about Cape Fear Habitat for Humanity from a former coworker who read about it in *The News Reporter*, Beatris Hernandez filled out an application in August 2017. Eighteen months later, she and her two children have a new place to call home on Davis Avenue in Whiteville, thanks to the non-profit organization.

“When I was young, I didn’t have a place to call home,” Hernandez said. “That was one of my main goals, and now I’ve accomplished that.”

One of Hernandez's favorite aspects of her new house is having more space and both of her children having their own bedrooms. She explained that her current living situation is too small, but she and her children are very excited to move into the new house on Valentine's Day.

When asked what was going through her mind at the dedication of her new home in early February, Hernandez said she was "excited, emotional, nervous, amazing, wonderful and grateful."

Steve Spain, executive director for Cape Fear Habitat for Humanity, officially kicked off the dedication ceremony inside Hernandez's living room. Lynn Spaulding, chairman of the advisory board for State Employees' Credit Union, gave remarks on the SECU Foundation's involvement with providing financial support to Cape Fear Habitat for Humanity.

Spain explained that the SECU/Habitat "Mountains to the Sea Challenge" donated \$10 million. With that support, the SECU Foundation committed to sponsoring one new or rehabbed home in each of North Carolina's 100 counties. Hernandez's house was the one selected for Columbus County.

Amy Davis, homeowner services manager for Cape Fear Habitat for Humanity, said that homes are not given away for free. Each selected homeowner must work for their home through volunteering with other Habitat for Humanity construction projects in the area. Hernandez learned how to build houses through volunteer work, and she attended classes to learn how to manage a home, budget and landscaping.

"It's good to know how to do that if your house needs maintenance," Hernandez said. "We worked on ground-breaking, framing and painting, but it feels good to help others." She said it was hard work, but it was fun meeting new people in the process.

Davis explained that each person selected for a Habitat home must show that they can pay for the home without spending more than 30 percent of their income on the mortgage payment, taxes and insurance. She said that Hernandez helped transition the home management class in Wilmington to an online class because of her distance to Whiteville.

Russ Cline, construction supervisor for Cape Fear Habitat for Humanity, said that construction started in August 2018 and officially ended two weeks ago. Without delays from Hurricane Florence, Cline said that construction would have been completed a lot sooner. The frame of the house did not sustain any damage from the storm, and he said that cutting window holes in the walls probably helped with wind flow.

By Grant Merritt. *This article is adapted from one that originally appeared in The News Reporter on February 4, 2019.*

County: Craven County

Location of SECU Challenge Home: New Bern, NC

Partner Family: Way Way, Paw Mui Na & family

Closing Date: July 2018



Sponsoring Affiliate: Habitat for Humanity of Craven County
(Mike Williams, Exec. Dir.)



Family of Five in Craven County Receives Keys to New Habitat for Humanity Home

Habitat for Humanity of Craven County celebrated the dedication of its 63rd home at a ceremony on May 25, 2018, at 614 Third Avenue in New Bern. The new homeowners, Way Way and Paw Mui Na, thanked all those who worked so hard to help them reach this goal. State Employees Credit Union (SECU) sponsored the construction of the home on land donated by

the City of New Bern. Bosch Home Appliance Corporation also provided support for this home for one of their employees.

“The SECU Habitat Challenge is a unique partnership to expand affordable housing by building a new home in all 100 counties in North Carolina. SECU Foundation’s \$10 million investment in this project provides a major boost to Habitat supporters and volunteers by increasing their capacity to help many families in the state,” said Cynthia White, Advisory Board Member for the State Employees Credit Union.

“This is a great example of what happens when community partners come together to address a need,” explained Mike Williams, Executive Director of Habitat Craven County. “The financial sponsorship from the SECU and Bosch demonstrates the support of our business sector, and our ongoing collaborative relationship with the City of New Bern has been critical to our ability to have an impact in our community,” said Williams.

He explained that this home would be purchased by the family, who committed to performing 300 sweat equity hours working on their home and the homes of others as a requirement for becoming Habitat homeowners. Rolf Maris and Lee Purcell, representing the New Bern Chapter of the Sons of the American Revolution, presented the family with an American flag and a copy of the U. S. Constitution. Richard Peebles, Habitat Board President, presented them with a Bible. At the end of the ceremony, the family was presented with the key to their new home and invited supporters and guests inside for a tour of the home and refreshments.

Through donations of money and materials, as well as 147 volunteers contributing over 2,132 hours of labor, Habitat for Humanity of Craven County was able to build the home and sell it at an affordable price. The family has been able to purchase the home with a zero-interest loan, and their monthly mortgage payments will be used to build more Habitat houses.

Founded in 1989, Habitat for Humanity of Craven County has built 63 homes, helping more than 100 adults and 115 children. Of these homes, mortgages have been fully paid on 13, with an additional two expected to be paid off by the end of this year.

This story was adapted from an article originally published in the New Bern Sun Journal By Special to The Free Press, and coverage on the house’s construction from the New Bern Chamber of Commerce.

County: Cumberland County



Location of SECU Challenge Home: Fayetteville, NC

Partner Family: Deborah McKinnon & family

Closing Date: October 2018

Sponsoring Affiliate: Fayetteville Area Habitat for Humanity
(Tammy Laurence, Exec. Dir.)



The McKinnons: Making It in Cumberland County

Deborah McKinnon is a mother of three who moved into her new Habitat home with her 14 year old son, Amar, in October of 2018. She has been in Fayetteville all her life. But like many who become Habitat homeowners, Deborah has struggled for years. She's worked two jobs to pay her bills and try to get ahead: as a teacher's assistant at Head Start and part-time at

Wal-Mart. Her son, Amar, is a student at Trinity Christian High school where he plays basketball and football.

In 2018, however, a little help from the Fayetteville Area Habitat for Humanity began changing McKinnon's life. Earlier in the year, volunteers broke ground on McKinnon's new home. A home that she said would be a foundation for a new future. "Oh, it's going to be exciting for me and my son. I can move out of that apartment that I live in," she said. "We have enough room, and it's home. It's going to be a home for us."

McKinnon's friends, family and church members were among the first volunteers to help the building process begin. "It's really dependent on the community coming together for us to complete our mission to make affordable housing dreams a reality," Ruthie Dent, of Fayetteville Area Habitat, said. All families who receive a home from Habitat for Humanity must make small down payments and spend hundreds of hours helping the organization.

The McKinnon Family was referred to the homeownership program by friends who are Habitat homeowners. They are looking forward to engaging friends, family, and church in building alongside them to fulfill the sweat equity requirement and contribute to lasting change in the B Street neighborhood—a coalition of residents, Habitat staff, City of Fayetteville officials, community leaders, and business owners building an intentional community through healthful living initiatives and asset-based development.

As the big day approached, McKinnon said one thought kept running through her mind over and over. "It just makes me feel that I made it. I did it, just for me and him," she said. "I'm so excited. I just don't want to cry."

County: Currituck County

Location of SECU Challenge Home: Poplar Branch, NC

Partner Family: Brittani Salyers & family

Closing Date: March 2018



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Opening Doors in Currituck County

On the first night in their new home, Brittani Salyers's two daughters asked if they could all sleep together in their mother's bed. They felt lonely and uneasy in the house, and needed the reassurance of a familiar sleeping arrangement. Brittani and her girls had spent five years sharing one bedroom in Brittani's grandmother's house, long enough that the girls didn't remember it ever being any other way. The luxury of having their own, individual rooms took some getting used to.

Almost a year later, the girls have settled in just fine, with plenty of the "stay out of my room!" bickering that one might expect from sisters. One of the reasons they were able to

adapt so quickly was the love and care given to the family by the Moyock Woman's Club of Currituck County. The Club, which will celebrate its 100th anniversary in 2023, is made up of women mostly in their 30s and 40s, and mostly mothers, just like Brittani. When the members found out about the Habitat home being rehabbed in Currituck, they knew they wanted to find a way to help. And after they met and saw the gratitude and hard work of Brittani and her daughters, they ended up helping in a big way.

The Currituck home is a part of the SECU "Mountains to the Sea" Challenge, a partnership between Habitat for Humanity of North Carolina and the SECU Foundation to build or rehab a home in each of North Carolina's 100 counties. SECU has pledged \$10 million to buy the zero-interest mortgages from the Habitat affiliates after a home is completed so that another new home can get underway.

The President of the Woman's Club, Joanna Brumsey, led the effort to help the Salyers family get settled into their new home. The Club made sure the house was fully furnished by the time Brittani moved in, with the club members divvying up rooms to paint and decorate amongst themselves. "Brittani is working hard and they're all so grateful," Joanna said. "When someone is helping themselves, it makes you want to help them... I've been involved in nonprofits forever and I've never seen people so appreciative." The group started to think of the girls as family, and they felt like they were a part of the house, too. When the time came for them to move in, Joanna told Brittani "'We're going to keep taking care of you'... I don't know if she believed me then, but I think now she knows she's stuck with us."

The support and security that have come from this Habitat house have made a world of difference for Brittani. Since moving in, she has been promoted to Store Operations Manager at the CVS where she works. Because she knew that she and her daughters had a safe, comfortable home with an affordable monthly mortgage payment, Brittani says, she could focus on other things, like her work, which helped her excel and get her promotion. She is amazed by the way doors have opened since getting her home. "I never thought just having a house could have helped me so much with reaching my goals," she said. Brittani's story is a valuable lesson in the strength each of us gains from community and its capacity to help us thrive. Affordable housing opens doors beyond the one leading into the living room.



County: Dare County

Location of SECU Challenge Home: Kill Devil Hills, NC

Partner Family: Pat Moncur & family



Closing Date: July 2018

Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Pat Moncur and her daughter Savannah thank the crowd of volunteers and SECU employees.

Finishing A Determined Trek – A Dare County Family Receives the Keys to Their New Home

A long, difficult but determined trek got Pat Moncur from her native Thailand to this perfect July day, to a celebration that buzzed with well-wishers in the back yard of her new home in Kill Devil Hills. It was a party filled with folks who knew well what Moncur had endured to get to this place; a good place, she said, with “nice neighbors and quiet people around me. Not scary people.”

Pat and her daughter Savannah, a precocious and confident 8-year-old, have had enough scares already. Pat came to America as the new wife of an American serviceman. The marriage was brief, but she and Savannah persevered through life in homeless shelters and grubby rental homes. She recalls being swindled out of a \$500 deposit by a former landlord, and places where fighting and fear were constants. And once she found a more suitable apartment she had to move when the landlord sold it. Life was constant turmoil and

uncertainty. In her most desperate times, Pat worked three jobs simultaneously, determined to get her daughter away from ugliness and into this place she now calls home – her newly renovated house in a quiet and pretty neighborhood. She can go off to her jobs now – just two; full-time as a teller at Wells Fargo bank and weekends at a TJ Maxx department store.

Pat's house is one of 100 being built across North Carolina – one in each of the state's 100 counties – as part of the State Employees Credit Union Foundation's *Mountains-to-the-Sea* Challenge. The SECU Foundation has put up \$10 million for the challenge. As soon as a homeowner assumes a zero-percent-interest SECU mortgage, the Foundation returns the funds to the Habitat affiliate so that another home can be built. The foundation is funded with the \$1 per month maintenance fee donated by each member.

Pat was 23 when she came to America. She held a degree in hotel management and had dreams of gaining a master's in the United States. That dream is unrealized, but the giant step of home ownership brings stability and peace of mind, and the possibilities after that are endless. "I probably will still have to work two jobs," Pat says, "But I'm not as stressed as I was before. Single moms have to work a lot, to pay for day care. I don't have a day off." Some days, she says, she goes to work in the morning and doesn't get home until 11 pm. "Habitat helped me," she explains with quiet gratitude, adding that despite her work schedule, "I have a quiet life."

The home in Kill Devil Hills, a popular beach community in Dare County, is a renovation, completed under the auspices of Habitat for Humanity of North Carolina in Raleigh. A major boost came from Caring Hands, a group of volunteers from Duck United Methodist Church. "I have a lot of people to thank," Greg Kirkpatrick, CEO of Habitat for Humanity North Carolina, told the crowd. He explained that after extensive renovation by Helping Hands and volunteers from many other churches, the small house was appraised at \$215,000 – more than the typical Habitat home, largely because of the expense of island real estate. John Park, director of the Caring Hands ministry, spoke of the hard work that went into refurbishing the house; much of the work that had been done by the previous owner had to be re-done; even the interior painting was more difficult than most due to poor preparation of surfaces. "... it was a real privilege and blessing to be here and participate in this. We put in 500 or 600 volunteer hours. People from BB&T are here; they spent a good deal of time painting the interior. It was not easy." Pat Regan, a Caring Hands member who lives in Southern Shores, said the group does many projects a year, but that Moncur's house was a much bigger task than most. "It took us eight to 10 weeks of working on the house, five people a day, five days a week." But he relished the joy of joining others in working toward a common goal, doing good in the world. "Everybody loved it. It was a lot of fun being with each other."

Finally, Pat was handed the keys to the house that she and Savannah will call home—a permanent, stable, safe home after so many years of uncertainty. First, she apologized "for not speaking very well." But then simple eloquence came forth. "I appreciate this from the very bottom of my heart."

County: Davidson County

Location of SECU Challenge Home: Lexington, NC

Partner Family: Jacob & Allison Walker & family

Closing Date: December 2017



Sponsoring Affiliate: Habitat for Humanity of Lexington Area
(Marjorie Parker, Exec. Dir.)



Generosity Abounds in Davidson County

Marjorie Parker admires the neat, new Habitat for Humanity home in Lexington that was being dedicated in early November 2017 and reels off a litany of generosity, dedication and hard work that made it possible. The land was donated. brick, blocks and labor were donated by Triad Masonry. Unilin Flooring provided the floors, and volunteers installed it. Atrium Windows and Doors provided, appropriately, the windows and doors. And all the labor was the work of many hands, all volunteers – including the interior painting, done by board members of the Lexington Habitat affiliate.

But Parker, executive director of Lexington Area Habitat for Humanity, remembers most the students who honed their skills on this house that will soon be home to a family of five. “Three local high schools participated in the building of the home,” Parker says.

Lexington Senior High School shop class students helped with framing the house, and they built the outdoor storage shed and a picnic table under the supervision of their teacher, Jeff Mahoney. West Davidson High School Future Farmers of America worked on the landscaping. And Central Davidson Senior High School's electrical class provided the electrical work under the supervision of Dwayne Buie, their teacher, who is a certified electrician.

Work on the house was good experience for his Electrical Trades class, says Buie, who has taught for 15 years. "Sixteen students helped us work on the house. They began with the start of construction," Buie explains. It was a job that required the students to do basically what an electrical contractor would do. The project took his class about three weeks' worth of three-hour-per-day classes. And it passed inspection on the first go-round.

Buie looks back on the students who worked on the Habitat home: A couple of them are doing electrical work. Others are HVAC specialists, and some are into installation of security systems. But the real satisfaction is in a job well done. And the work gave his students a taste of the trade and the chance to decide for themselves whether it's a profession they would like to pursue.

Best of all, for Marjorie Parker, those students, representing three high schools, did good work for a good cause. And today a young family has a solid foundation for their future. And it's all because a big group of people got together and gave the family a boost.

County: Davie County

Location of SECU Challenge Home: Mocksville, NC

Partner Family: Kathie Lee Cothren & family

Closing Date: February 2019



Sponsoring Affiliate: Davie County Habitat for Humanity
(Tammie Taylor)

Relaxing on the stairs to their new front porch are Kathie (middle right), Jayden (12 yo), Allie (10 yo) and Colton (9 yo).

A Better Life in Davie County

Whatever hard knocks life had dealt Kathie Cothren, she was determined to make a better one for her three children. If fate had led them to a broken camper at a lake resort, her hard work and the love and determination of friends old and new led them to a better life.

On Dec. 9, 2018, Kathie and her three young children got the keys to their new three-bedroom home in Mocksville. It was the 18th home built by the Davie County affiliate of Habitat for Humanity. It was built as part of the State Employees Credit Union's *Mountains-to-the-Sea Challenge*, a \$10 million initiative to build a Habitat home in each of North Carolina's 100 counties.

It was also the capstone of 12 years of dedication by Daphne and Wayne Frye. The couple stepped down from their work with the Davie County affiliate in August 2019, where Daphne had served as executive director and Wayne was president of the board.

A trip to the Habitat ReStore led to contacts that encouraged Kathie to inquire about getting a home. With Habitat's help her credit rating improved from 380 to more than 600.



Then this single mom was ready to get started on the “sweat equity” of putting in the hard physical labor that was required by Habitat.

She had lots of friends to help.

“She’s been great,” said her employer, Paula Allen, who, along with her husband, Dean, owns Deano’s Barbecue, where Kathie is kitchen manager. “She’s very dedicated to us. We’ve tried to help her; she came from a bad situation, and she’s made the best of it.”

“She’s my best friend,” said Kari Allison, who also works at Deano’s. After Kathie’s marriage ended, she and her children lived with Paula for a while until they moved into the camper at Lake Myers.

And when her home started going up, Kathie was there daily; Kari recalls the first days, with Kathie watching the lot being graded and the foundation being poured. “She helped do everything,” Kari said. “She built a relationship with all of them.”

Kathie continued to be at the house nearly every day, pitching in with the construction and making strong friendships with the Habitat volunteers.

This story of success through love and dedication also made a fitting finale for the Fries’ 12-year history with the affiliate, which is an unusually strong one for a county the size of Davie, about 42,000 residents, and a town the size of Mocksville, population about 5,000. Here



in the pretty, rolling foothills of North Carolina, about 20 miles west of High Point and 40 miles south of the Virginia line, the Habitat affiliate has built 18 homes.

So, how does it feel to be the owner of a home with three bedrooms, two baths and a yard for the children? “We’ve been blessed, for sure,” Kathie says. “The kids, they love it.”

And for Daphne and Wayne Frye, their years at Habitat could not have concluded in a better way. “She’s the best homeowner we’ve ever had,” Daphne says. “One day when I was there her son, her little boy, shouted, ‘Mom. Come out here!’ She ran outside, and her son said, ‘Look! Feel the grass. We have grass!’”

County: Duplin County

Location of SECU Challenge Home: Beulaville, NC

Partner Family: Wanda Weaver & family



Closing Date: December 2016

Sponsoring Affiliate: Habitat for Humanity of Duplin County
(Gary Davis, Exec. Dir.)



For Wanda Weaver, the great American dream was driven by love for her elderly mother.

The Great American Dream – A Housewarming Celebration for Duplin County Family

At the dedication Nov. 19 of her Habitat for Humanity home in a tidy neighborhood in Beulaville on a brilliant autumn day, Weaver struggled to contain her emotions. From her front porch she looked out over the crowd of Habitat volunteers, friends and clergy who had gathered on the front lawn to wish her well. “It’s such a

blessing to me that my mother will have a place to lay her head and doesn’t have to worry about where she is going to go,” she said.

Moments later, Annie Weaver carefully made her way up the front steps – designed with shallow risers to accommodate her unsteady gait – to join her daughter, and Wanda turned the key to the front door and stepped inside to be the first to see their nearly fully furnished home. Before Wanda closed the door behind them to savor the moment, she poked her head out. “We will be back.”

Those last few steps were the end of a journey that began just over a year ago when the Duplin County Habitat affiliate, which is entirely staffed by volunteers, partnered with the Cape Fear Habitat for Humanity, with its larger staff and resources, to build the Weavers' home.

"This is still the great American dream," said Greg Kirkpatrick, Habitat North Carolina executive director. "Habitat makes it happen for people who don't have a place in the market to buy a home. What the SECU has done is astonishing. It has a primary interest in housing for low-income folks. I am grateful to SECU, you all, and the people of Beulaville. This makes you want to move to Beulaville."

"About a year ago, we told Wanda she would get a home," said Gary Davis, board president of Habitat of Duplin County. Work began in January with the clearing of the lot on Cavanaugh Street, which included taking down a large gum tree.

"We would not be here today without the SECU Foundation Challenge," Davis added. "We teamed with Cape Fear Habitat, with Steve Spain and his staff." Cape Fear was a great help with family selection, briefing the family on what was expected of them, ordering material and also with coordinating the many donors – corporate, religious, civic and individuals – the program lists well over 100 who were active participants and donors – "using their talent, money and expertise."

The partnership between the Duplin and Cape Fear Habitat affiliates has been a two-way street, Davis said, with Duplin's volunteers putting in many hours at Cape Fear builds. "So this is a bit of payback."

In true small-town fashion, Beulaville welcomed Wanda and Annie Weaver with housewarming gifts that included a rich afghan knit by Lois Hanson; a bed runner created by the Island Creek Quilting Club, and a wooden plate and bowl that was crafted by Bobbie Eiler from that gum tree that was cut down before the home could be built.

For Annie Weaver the house is a solid symbol of tranquility in a life that had been marked by uncertainty since moving to the area three years ago from Baltimore following the death of her husband. "Everyone is positive. It's a Christian atmosphere" at the Habitat build site, she marveled. "They put so much into it. And no one was paid." Annie Weaver also put in some "sweat equity" on Wednesdays and Saturdays, mostly cleaning up the house after a day of construction. "I like to keep things clean."

Now she hopes to have time to indulge her simple pleasures in the comfort and security of her new home: oatmeal cookies and old Westerns on TV. "'The Virginian,' 'Gunsmoke'" she reels off as among her favorites.

She admits that rural North Carolina was an adjustment after life in Baltimore. But Beulaville is home now, and "I don't want to go back to Baltimore."

County: Durham County

Location of SECU Challenge Home: Durham, NC

Partner Family: Erick Sharpe, Odulla George & family

Closing Date: January 2019



Sponsoring Affiliate: Habitat for Humanity of Durham County
(Blake Strayhorn, Exec. Dir.)



Dedications are always joyous events and – even in the cold of January – bring out a crowd of friends, family, and Habitat volunteers/supporters.

Finally *Theirs* in Durham County

Being at the mercy of a city's housing authority is never ideal, but like anyone who is lucky enough to snag a space in an area where housing for low-income families is scarce, Odulla (Sabrina) George and Erick Sharpe were grateful to be able to have a roof over their heads for themselves and for their 11-year-old daughter, Jezlin. Living in the Durham Housing Authority's Liberty Street Apartments was far from glamorous, with the buildings built in 1972 now being run-down and roach-infested. It certainly wasn't the life Sabrina, a retired veteran, had hoped for when she left the military.

The SECU Challenge and Durham Habitat for Humanity made it possible for the George-Sharpe family to change their circumstances. Sabrina and her partner Erick, a security officer, now have a lovely home that is safe, clean, and theirs. The Habitat home represents freedom for this little family, who now are also caring for a nephew who needed their help. Thankfully, they can give that help freely, since they have a home of their own with space to nurture and support their family.



The George-Sharpe family, along with one of Durham Habitat's construction leaders.



County: Edgecombe County

Location of SECU Challenge Home: Tarboro, NC

Partner Family: Maricela Munguia, Erasto Garcia,
& family

Closing Date: June 2016



Sponsoring Affiliate: Tarboro/Edgecombe Habitat for Humanity
(Donna Williams, Exec. Dir.)

Maricela (Marcie) Munguia and Erasto Garcia never believed they had a real chance at homeownership. They had been living in a trailer in a rural part of Edgecombe County. Erasto was working construction, and Marcie was an administrator with a local health clinic. They both loved their jobs.

They had two beautiful, growing boys, 6 and 9 years-old, who made it all worthwhile. And then they saw an advertisement about a chance to get a Habitat house if they could meet certain income and debt qualifications.

They applied to the Tarboro/Edgecombe Habitat for Humanity and were selected to build their own home with a large group of volunteers from the local Habitat. Erasto's experience in almost every phase of construction came in handy. Marcie proved to know exactly what she wanted when it came to paint color and trim options. The couple contributed hours and hours of sweat equity to make the home their own.

They are now the proud owners of a beautiful Habitat home on a corner lot a couple of miles outside of downtown Tarboro. Marcie says, "God works in mysterious and wonderful ways."



County: Forsyth County

Location of SECU Challenge Home: Winston-Salem, NC

Partner Family: Khadijah Shabazz & family



Closing Date: June 2018

Sponsoring Affiliate: Habitat for Humanity of Forsyth County
(Mike Campbell, Exec. Dir.)



Khadijah Shabazz, left, with Fentress Gerald of the State Employees Credit Union.

Keeping Their Eye on the Prize, Forsyth County Family Achieves Homeownership

Meet Khadijah Shabazz. Soon, she and her daughter Sakile, 22, who has cerebral palsy, will move into their new home on Carver School Road in Winston-Salem. It's a milestone they've reached by keeping their eyes on the prize of home ownership through Habitat for Humanity. On Thursday, June 14, the Shabazz family was surrounded by Habitat officials, friends, and State Employees Credit Union officers for their home's dedication. The house is part of the SECU Foundation's \$10 million Mountains-to-the-Sea Challenge, to build a Habitat home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent-

interest mortgage, the SECU Foundation returns the funds to the habitat affiliate so that another home can be built.

At the dedication, Mike Campbell, executive director of the Forsyth County Habitat affiliate, led the dedication ceremony. “Khadijah is looking forward to having a place to call a home,” Campbell said. “Her daughter has special needs, but Ms. Shabazz can speak for her and say that she is looking forward to never having to move again.” “I was blessed to meet Ms. Shabazz just 30 days after joining Habitat Forsyth,” said Spencer Bennett, a board member of Habitat Forsyth. “That smile is always on her face. I’ve never heard her raise her voice, I’ve never seen her get angry. No matter what happens she always has a peacefulness about her. She is the most patient and loving person that I know.”

Fentress Gerald of the local branch of the SECU, standing in front of the house with a team from her office, spoke next. “We are committed to supporting Habitat’s mission through the generosity of SECU members who donate their \$1 a month maintenance fee to fund the SECU Foundation,” Gerald said. She presented Shabazz with the keys to her new home. A rousing cheer went up from the crowd. “I thank each and every one of you,” Shabazz told the crowd. “I remember riding by when this was a vacant lot. Now look what God did.

“Fifteen and a half years ago my daughter and I were abandoned and temporarily homeless. Today we are homeowners. It has been an amazing journey – filled with ups and downs but amazing nonetheless. I reached a moment when I wanted to throw in the towel. But God let me know that I had to keep pressing on. My time with Habitat for Humanity has taught me that God works through people. I have learned that God meets your needs when you extend a hand to help someone else. I want to thank everyone who has helped me – Family Services, the SECU staff for sponsoring the home and for helping to build it, the college students who helped on spring break.”

The three-bedroom home has two baths, one of which is designed to accommodate a wheelchair. Doors are designed to allow easy access via a wheelchair. It also has a firm foundation upon which Khadijah and Sakile will build the rest of their lives.

After the dedication, Shabazz told of her journey toward her new home. She grew up in Winston-Salem and has worked as a certified nursing assistant for 20 years. Life as a mother was not easy. She had to accommodate her daughter’s special needs while studying and earning a living. But the dedication paid off; just the preceding Friday, Sakile graduated from a program for people with special needs. And with a pride that can come only from a parent who has done her best by her child, Shabazz gives the credit to Sakile. “She has been a blessing to me. She’s taught me a lot. She taught me patience.”

County: Franklin County

Location of SECU Challenge Home: Louisburg, NC

Partner Family: Andrei & Natalia Verenjac & family

Closing Date: May 2016



Sponsoring Affiliate: Habitat for Humanity of Wake County
(Kevin Campbell, Exec. Dir.)



Roots at Last in Franklin County

Andrei and Natalia Verenjac were at home on a sunny Sunday afternoon in May. Their four children were with them, along with about 20 friends.

Home is an attractive new house on large lot on a pleasant wooded street just outside Louisburg. A common scene, perhaps, across America. But for this young family that had traveled so far and endured so much, it was a miracle.

The Verenjacs fled their native Moldova in 2013. Part of the former Soviet Union, Moldova is a landlocked nation; Europe's poorest, according to the United Nations. It's about

one-fourth the size of North Carolina and is wedged between Ukraine and Romania. Home to 3.5 million people, Moldova is known for rugged terrain, good red wine and not much else.

Protestant Christians such as the Verenjacs are persecuted. That, on top of years of Soviet hostility toward religion, made life so difficult for the family that they fled to America. But immigrant life was hard. English did not come easily to them, and they struggle with it still. They did not understand the sometimes predatory nature of American credit; debt piled up and evictions followed; finding decent housing was a nonstop concern.

Not many months before this bright Sunday with all of its promise, the Verenjac family had given up on the American dream and were thinking about moving back to Moldova. That's when Vitalie Cojan, their friend and fellow refugee from Moldova, who has four children of his own, stepped in. He appealed to the Wake County Habitat for Humanity affiliate but the Verenjacs had difficulty qualifying in Wake's blistering housing market.

Fortune was about to drop a motherlode of good news, however, on Andrei, Natalia and their four children. The State Employees Credit Union Foundation had launched its \$10 million Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties. Franklin County did not have a Habitat affiliate, so Wake's affiliate was stepping in to build a house in Franklin—a house for which the Verenjacs qualified. Wake Habitat stood ready to head up the project, and a number of churches in Louisburg were gung-ho to provide the volunteer labor.

And just like that, a miracle took shape.

Franklin County's faith communities took on a prominent role. "We are very mission-oriented," the Rev. Mike Safley of Louisburg United Methodist Church told the crowd at the dedication. "This was an opportunity to participate with other churches and we were very excited to do that. We raised money and provided volunteers to work on the house. When we started we didn't know what it was going to look like. We're very impressed with the outcome."

There were words of thanks from the Verenjac family, translated to English. The family still seems dazed that so much good fortune could have come out of so much despair.

Outside, where the delighted squeals of the Verenjac and Cojan children at play needed no translation, the bright promise of this day shone like a beacon. Rick Beech, director of Faith Relations for Habitat Wake, paused as he listened. Then he spoke to the crowd.



"Isn't it beautiful to hear the children laughing?"

County: Gaston County

Location of SECU Challenge Home: Gastonia, NC

Partner Family: Linda De La Garza & family

Closing Date: August 2018



Sponsoring Affiliate: Habitat for Humanity of Gaston County
(Mary Harris, Exec. Dir.)



Semper Fi in Gaston County

On the front porch of a new Habitat for Humanity home in Gastonia, Joe Padilla Jr. stepped up with crisp military efficiency and attached an American flag to the house that his sister Linda De La Garza and her four children will now call home. Padilla wore jeans and a T-shirt, but on this sunny Sunday in early August of 2018 he carried his four years as a U.S. Marine like a uniform.

Such a bright day might have been hard for De La Garza to have imagined back in Portland, Texas, on July 2, 2006, when her husband succumbed to melanoma less than a year after being diagnosed. "Over four years ago Linda came up here," Padilla told the crowd which had gathered for the dedication.

De La Garza and her four children moved from their home on Corpus Christi Bay to her brother's basement in Gastonia, which he had renovated for them. Along with her brother's

three children, it made a full household. "It was rough at first," trying to juggle the schedules of seven children and three adults, Padilla admitted. "But we were able to work it out."

"My wife Stephanie and I thought that we had to bear the burden by ourselves, to help our family out. I want to thank you guys for being the hands and feet of Jesus Christ. This is what a Christian community is supposed to be like. We are going to continue to be here right beside her, through the good times and the bad times. I am in awe and I am speechless and I will be until the Lord comes to bring us home."

The well-wishers included representatives of the Gastonia Union Road Branch of the State Employees Credit Union. The Gastonia house is one of 102 being built as part of the Mountains-to-the-Sea Challenge, a \$10 million commitment by the SECU Foundation to build at least one Habitat home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent interest loan from SECU, the funds are returned to the Habitat affiliate so that another home can be built.

Others on hand were from some of the dozen or so churches that had participated in building the five-bedroom, three-bath home, which included Venture Church in Dallas, N.C., where De La Garza and her brother are members. "We rejoice with you as you take possession of your brand-new home," said Patricia Franks of the Gaston County Habitat board. "I remember in March, when many of us were standing right here when we did the groundbreaking. And look at God today. Just look at God. This home is a gift from God, a gift of love, a gift from your friends at Habitat for Humanity and all the wonderful volunteers. From your church and your village that helped make this a success. We cared for you and prayed for you with every hammer and nail along the way. We consider it a privilege to present this Bible to you and your family as a memento of this special day."

John Lowery, board president of the Gaston Habitat affiliate, thanked Pearson Properties for donating the land for the house and for the house next door, which were built simultaneously. He also thanked Thrivent Financial, a Lutheran-run nonprofit investment firm which is one of Habitat's largest financial backers.

And then Sue Johnson of the Homeowner Services Committee of the Habitat affiliate, said what everyone already knew. "Linda was born into a loving family. ... The word 'home' means to Linda a place where her children and she can grow and flourish together."

Finally, De La Garza spoke to the crowd. "I give thanks to God, to Habitat, to friends and family for supporting us and to everyone who helped build the home for us."

Later, Padilla reflected on the love and work it took to get his sister to this point. "I've had my ups and downs in life, but the Bible says take care of widows and orphans. I'm trying to live my life for Christ."

Semper Fi.

County: Gates County

Location of SECU Challenge Home: Eure, NC

Partner Family: Marketta Boone & family

Closing Date: December 2018



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Marketta Gates in her new living room with sons Kaled, 1; Kainen, 2; and Kylan, 10.

Grit Pays Off in Gates County

Quite a crowd gathered at Marketta Boone's new home in early November as she took the keys and basked in the reality of home ownership. It was a dream come true for her and her three young sons, but not without struggle and disappointment, a lot of grit, and an unquenchable hope.

"I was looking for a home," Boone said at the dedication of her new house in the Eure community. There to celebrate with her were family and friends, along with representatives of the Gates County branch of the State Employees Credit Union and Habitat for Humanity. "Then I went looking for loan," Boone continued. "I thought, uh-uh, I can't afford to pay that much."

Someone told her about Habitat for Humanity's partnership with the SECU Foundation. The Mountains-to-the-Sea Challenge is a \$10 million initiative to build a Habitat home in each of North

Carolina's 100 counties. The Foundation is funded by the \$1 per month maintenance fee that each SECU member pays. The Challenge was designed for counties such as Gates, which is tucked in under the Virginia line, near the N.C. coast. It's one of North Carolina's most rural counties; well into the 1930s Gates did not have a single paved road. The Great Dismal Swamp, beautiful but as foreboding as its name, takes up a swath of the county's northeast quadrant. Gates is home to fewer than 12,000 souls, and it's not growing.

But Boone and her neighbors like the spaciousness, the solitude and the camaraderie of the place. "I'm from Gates County," she says, and except for a year at East Carolina University, "I never really left." She works as a production technician at Keurig Dr Pepper. She has been there for four years but has dreams of becoming a teacher. The permanence that being a homeowner brings is a step toward her dream.

"I had to be patient," she says. "I was renting a single-wide trailer. It was very small, especially with three babies." Her patience has paid off. Her new home has three bedrooms, two baths and a modern, spacious kitchen. The expansive yard is mostly sand right now, but the possibilities are green and good. "I'm moving in in December," Boone says with a certainty that, finally, she has achieved some permanence for herself and her three sons. "It will feel even better once I get in."

And, as she stands in what will be her bedroom and her private bath, she beams.

"I will have a space!"

County: Graham County

Location of SECU Challenge Home: Robbinsville, NC

Partner Family: Patti Bailey & family

Closing Date: April 2019



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Keeping the Family Foundations in Graham County

"I came so close so many times and it just didn't happen. I didn't think it was ever going to happen..." Patti Bailey quietly spoke to a gathering of family and life-long friends during her evening home dedication in February 2019. Patti is a little shy, but has an easy smile and a warmth that makes her instantly likeable. The people gathered for the ceremony have been in her life for decades, including two friends from high school who shared tear-filled words about how deserving of this home she is and how much they love her. It's all a testament to the literal and figurative foundations of Patti Bailey's home.

Patti's mother, Mary, lives in the house next door to this new modular home that rests on the side of a wooded mountain deep in Graham County. You wouldn't find either house if you weren't looking for them, and even if you are, that's no guarantee you'll get there very easily. This land has been in Patti's family far longer than her loving friends have been in her life. The place where the beautiful new Habitat home sits used to be occupied by a single-wide trailer that Mary's family had lived in before they built the wooden house nearby. Mary explained that the trailer had been full of her late husband's things: "He was a collector. He brought home all kinds of stuff." When Habitat NC started looking for a place to put Patti's new home, Mary agreed to let the trailer, and the memories within it, go. She knew that the land could be put to better use helping Patti make new memories on those old foundations.

This house in Robbinsville, NC, is part of a partnership between the SECU Foundation and Habitat for Humanity of North Carolina to build or renovate a Habitat home in each of North Carolina's 100 counties. When a Habitat affiliate closes on a home, SECU then buys the zero-interest mortgage from them so that the money is immediately available to start work on a new house. Patti's home is one of 17 that Habitat NC has personally undertaken in counties that are currently unserved or underserved by their own affiliate.

The house will start a new chapter for this family, as Patti and her three daughters have been sharing Mary's house for three years. Two of her daughters will move into the new house with Patti, and her middle daughter will stay next door, keeping her grandmother company. Her family will stay close-knit and close-by, and this mountain, which has seen so much of their history, will continue to bear witness to it. The foundations here are strong, just like the women who have built their lives on them. And now, with a Habitat house around them, Patti and her girls can face their future with the security of safe, affordable housing.

County: Granville County

Location of SECU Challenge Home: Oxford, NC

Partner Family: Queen Cooper & family

Closing Date: January 2019



Sponsoring Affiliate: Granville County Habitat for Humanity
(Cheryl Hart, Board Chair)



A Home Fit for a Queen

In November of 2018, Queen Cooper and her 13 year old son, Kallop, were the proud recipients of a Habitat for Humanity home at King Street in Oxford, NC. As part of their process to buy a Habitat home, both Queen and Kallop put in “sweat equity” by working at the local ReStore facility and at the construction site. Habitat homebuyers complete a certain number of sweat equity hours and take vital homebuyer education courses in lieu of a down payment for their homes, then pay an affordable, zero-interest mortgage once they close on the house. While Kallop might be too young to work on a Habitat build site, he was able to help out with

some yard work and painting of the interior of the house, making him feel like he had contributed to his new home. He and Queen are very excited about becoming homeowners.

Granville County Habitat for Humanity partnered with the State Employees Credit Union as part of the “Mountains to the Sea Challenge,” a partnership between the SECU Foundation and Habitat for Humanity of North Carolina. The Foundation challenged North Carolina’s Habitat affiliates to build a home in each of North Carolina’s 100 counties. Once the home was completed, SECU bought the zero-interest mortgage from the affiliate, allowing the money to immediately go into building another home.

County: Greene County

Location of SECU Challenge Home: Maury, NC

Partner Family: April Williams & family

Closing Date: October 2018



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



*April (far left)
received the keys to
her new home.*

Purple and Pink in the Greene County Parsonage

There is a room on the top floor of a house in Maury, North Carolina, that's a little different than it was when a mid-century minister used it. Perhaps he sat near the window to write sermons while looking out onto a field of tobacco. Quaint and quiet, one imagines it to be a pastoral scene, heavy on the "past."

The tobacco fields are filled with soybeans now, and the little room has two bright pink walls and two bright purple walls. The pink walls are splattered with purple paint, and the purple walls with pink paint, with the occasional rogue splatter on the ceiling. But the beautiful hardwood floors remain unblemished, the one aspect of the room that still belies the building's history as a parsonage, when that sermonizing minister would have sat within those walls. Today, a 9-year-old girl named Brooke is about to take up residence in the room, and her mother, April, has given her permission to paint the walls any way she wants. "It's her room," April said, obviously proud to be in a position to let her daughter be creative with their home. Because they are April and Brooke's walls. No more renting for the Williams women.

April Williams never expected to be in this position. Despite working long hours as a phlebotomist for the Red Cross, sometimes setting her alarm for 2am in order to be set up and ready to go at blood drives across Eastern NC, renting was a way of life. During her home dedication, when it came her turn to speak to those gathered in her sloping front yard, she kept her voice firm and strong. Until.

When April explained to the group that she never thought she would be able to own a home because of her life as a single mom, her voice broke. She covered her eyes and apologized to those around her, none of whom needed an apology. April Williams has had to be strong for a long time, but having a moment to breathe and think about the magnitude of this accomplishment of homeownership proved just a little too much to bear. She gathered herself quickly and the strength returned, but in that moment everyone saw what this old parsonage meant to this family.

The Williams house is one of 16 homes that Habitat NC, the state support organization (SSO) for North Carolina's Habitat for Humanity affiliates, has taken on as part of the SECU Foundation's Mountains-to-the-Sea Challenge. The Challenge is a \$10 million partnership between the SECU Foundation and Habitat NC to build or renovate a home in each of North Carolina's 100 counties, and the SSO has taken responsibility for some of the homes in counties unserved by their own affiliate. Once the homeowner assumes a zero-percent interest loan from SECU, the money is returned to the Habitat affiliate so that another home can be built. The \$10 million initiative is funded by the \$1 per month maintenance fee that each SECU member pays.

For today, that monthly maintenance fee has made it possible to change April and Brooke's lives, as well as the future for this parsonage. Once again it will be cared for and filled with life and love. And a few more vibrant colors.



County: Guilford County

Location of SECU Challenge Home: Greensboro, NC

Partner Family: Abdelrhman Elbahi, Abir
Mohammed & family

Closing Date: July 2018

Sponsoring Affiliate: Habitat for Humanity of Greater Greensboro
(Maria Hanlin, Exec. Dir.)



Maria Hanlin, left, president and CEO of Habitat for Humanity of Greater Greensboro, welcomes the crowd at the dedication of the home of Abdelrhman Elbahi and Abir Mohammed and their four children.

An Amazing Journey of Many Years Brings Guilford County Family to Their New Home

Maria Hanlin could barely contain her enthusiasm before a crowd of Habitat for Humanity staff and volunteers gathered May 11 at a tidy new home on Asher Downs Drive in Greensboro. “What a beautiful morning,” said Hanlin, executive director of Habitat for Humanity of Greater Greensboro. “We are here to dedicate the home of Abdelrhman Elbahi and Abir Mohammed. They have been on an amazing journey of many years to get to this day. It’s a dream of coming to America, of becoming citizens, of economic security and home ownership, of education for their children and good health care. That dream, after many years,

has come true, and today we celebrate you and thank God for bringing you to this day.” Ramona Carl, director of homeowner services for the Greensboro affiliate, explained further. “This family really did have a rough journey here. They left an oppressive regime in Sudan and then went to Saudi Arabia, but weren’t treated nicely as immigrants. So their dream was to come to America, to embrace all the freedoms afforded us. I’m very honored to have worked with you.”

Abir, father of the family, nattily dressed in a dark suit and tie, spoke next. “This has been an important journey for our family. This house would not be possible without people of the State Employees Credit Union as well as people from Wyndham Worldwide. “This is more than a home for my family,” he continued. “It is the future of my family. It has always been our dream to own a home in America. We came to America early 2013, and ever since then our dream was to own a house in this country.” Abir concluded with a note of pride and hope that is universal among parents everywhere; it brought laughter and applause from the crowd. “Now that we have fulfilled this dream, the next dream is to raise my children in this house to become this country’s next doctors and engineers.”

The house is one of 104 being built across North Carolina as part of the State Employees Credit Union Foundation’s *Mountains-to-the-Sea Challenge* to build at least one Habitat home in each of North Carolina’s 100 counties. The SECU Foundation has put up \$10 million for the program. Once the homeowner has assumed a zero-percent mortgage from SECU, the funds are returned to the affiliate so that another home can be built. The Foundation is funded via a \$1 per month maintenance fee paid by SECU account holders.

“This home and the 480 families we have placed in homes in Greensboro would not have been possible without our sponsors,” Hanlin said. Habitat Greensboro also tries to fund one Habitat home internationally for every one that is built locally. That endeavor has resulted in 429 homes being built in other countries. The house on Asher Downs Drive was originally built as a hospitality suite for the Wyndham Championship golf tournament. It was dismantled and rebuilt on its present site; this is the second Habitat home that Wyndham International, a hospitality company, has donated to the Greensboro Habitat affiliate.

“That is amazing,” Hanlin said. “Recycling at its best! Habitat believes from the bottom of our hearts that every person, every child, every family needs a home to grow and learn and fulfill their God-given potential.”

County: Guilford County

Location of SECU Challenge Home: High Point, NC

Partner Family: Charlotte Furaha & family

Closing Date: July 2018

Sponsoring Affiliate:

Habitat for Humanity of High Point, Archdale, &
Trinity (Susan Wood, Exec. Dir.)



Habitat for Humanity volunteers walk into Charlotte Furaha's new home in High Point during the dedication ceremony. The home is in the Washington Terrace neighborhood, which Habitat for Humanity of High Point, Archdale, and Trinity is developing.

The Smell of Progress: Flowers and a Fresh Start in Guilford County

For Charlotte Furaha, two decades of uncertainty came to an end on a muggy August day in High Point. With prayers, a key, and a new mortgage, this youthful-looking woman whose life had long been unstable finally stood on solid ground. It was her moment of triumph after decades of determination.

She was in her home, safe, with her children Christian, 15, and Divine, 13. And good will was abundant; the family was surrounded by staff and volunteers with Habitat for Humanity of High Point, Archdale, and Trinity.

Furaha's story is harrowing. She escaped the poverty and violence of her native Congo to spend 16 years in a refugee camp in Rwanda. She arrived in High Point in 2012 with her children. And in this strange and foreign land, this single mother who speaks four languages saw a chance to grasp the American dream and held tight to that hope.

Furaha's new home is one of 28 that the Habitat affiliate has built in the Washington Terrace neighborhood of High Point. Three more are under construction, explains Susan M. Wood, executive director of the Habitat affiliate. The changes here are obvious amid the gently rolling, heavily wooded Piedmont landscape as the neighborhood's decaying rental houses yield to the tidy, sturdy Habitat homes. "We have several house dedications a year. We're making progress," says Jonathan Manning, the construction manager. "People come from all walks of life, and corporations pitch in to help us build these homes."

The Furaha home is one of 104 that are being built as part of the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge, to build or rehab a Habitat home in each of North Carolina's 100 counties. The \$10 million initiative is funded by the \$1 per month maintenance fee that each SECU member pays. After the homeowner assumes a zero-percent-interest mortgage from SECU, the money is returned to the Habitat affiliate so that another home can be built.

Furaha heard about Habitat from friends who lived in the Washington Terrace neighborhood. She has worked for five years at Winston-Salem Industries for the Blind. The steady income helped her qualify for a Habitat mortgage. "There's a big community (of refugees) here," she explains. "People come from all over." She points to a house across the street that is home to a friend who came to High Point from Burundi. She seems comforted by the familiarity of her neighbors. "There are 12 cultures here," Wood explains; High Point has become a magnet for refugees. Some families were evacuated from New Orleans in the wake of Hurricane Katrina and made a new life.



On this day Furaha is aglow in a bright dress that seems an homage to her African heritage. Her youthful looks and bright demeanor stand in contrast to her harrowing life story. But when she addresses the well-wishers who are arrayed in front of the porch of her new home, the pain of her past slows her a bit. The remarks are brief; memories get in the way. But she speaks from the heart.

"I don't have words to say about this day." She tears up; decades of uncertainty, fear and sorrow break her cadence, even on this happy occasion. "Thank you so much for your help. I thank everyone who helped me."

Charlotte Furaha with a gift of flowers from Rachel Bowles. Bowles was a volunteer with World Relief when she met Furaha at Raleigh-Durham International Airport as she arrived with her family in 2012.

County: Halifax County



Location of SECU Challenge Home: Weldon, NC

Partner Family: Shamera Spruill-Williams & family

Closing Date: April 2018

Sponsoring Affiliate: Halifax-Northampton Habitat for Humanity
(Rochelle King, Exec. Dir.)



With a Strengthened Faith – A Halifax County Family has a Home of Their Own

“We closed on this home at 10 o’clock this morning,” Rochelle King told a crowd of Habitat for Humanity volunteers who had gathered at noon April 17 for a dedication in Weldon. Applause and a light cheer went up. “It’s been a long and complicated journey, but we are here, thank the Lord,” said King, the executive director of the Halifax-Northampton Habitat affiliate. Then she turned to Shamera Spruill-Williams and three of her four children, who were standing

beside her in the home's bright kitchen. "We're thankful for you," she told the family. "I'm thankful for you," Williams replied.

The new house is a bright spot in the neighborhood. Weldon, a town of about 1,600 souls in Halifax County, touches the Virginia line and benefits from the growing affluence of the Lake Gaston and Roanoke Rapids Lake area which has attracted retirees in recent years. But it suffers, like so many rural areas across the United States, with few jobs to offer an aging population. The Spruill-Williams family's home is just a few minutes from the drone of Interstate 95 and smack up against the rumble of freight trains rolling through the rural landscape. There hasn't been much new construction in the neighborhood; vacant lots and abandoned homes dot the area.

The house being dedicated stands out. It's part of the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge to build or renovate a Habitat for Humanity home in each of North Carolina's 100 counties. The SECU Foundation has put up \$10 million for construction. Once the homeowner assumes a zero-percent-interest loan from SECU, the funds are returned to the Habitat affiliate so that another home can be built.

"It's heartwarming to see people come together to do good work", said Weldon Mayor Julia Meacham. For Spruill-Williams, who is the office manager at KIPP GPC elementary school in Gaston, it was an emotional day. "I don't know what to say," she told the crowd. "It's an opportunity to be a homeowner. We all appreciate everything everyone has done. And it doesn't stop here. We are overjoyed." she continued, turning to her children. "It probably doesn't show in their faces, but trust me, if you walk by and you hear them they will be happy." King then lit a candle and dabbed oil onto the foreheads of Spruill-Williams and her three children who were at the ceremony – Destiny, a high school sophomore; Jessica, in fifth grade, and Jayson, a third-grader. Her eldest child, Aviana, who could not make it home for the celebration, is a sophomore at the University of Southern California, studying environmental science.

King met Spruill-Williams at Wildwood Nursery, where she was working. Her family was in Section 8 housing, and King suggested that she apply for a Habitat home. The process took about two years. In the meantime, Spruill-Williams was diagnosed with lupus which meant she could not be exposed to the sun, making work at the nursery hazardous. "The opportunity to be office manager at the school came up," she said, which was perfect for her. The decision to seek a Habitat home also gave Spruill-Williams the chance to give her children a teachable moment. "I want to do things as an example to my children. Give them goals; show them that everything is achievable once you set your mind to it." The experience has strengthened her faith. Spruill-Williams read a verse from the Book of Joshua: "As for me and my household, we will serve the Lord."

County: Harnett County

Location of SECU Challenge Home: Dunn, NC

Partner Family: Brenda Dominguez & family



Closing Date: November 2018

Sponsoring Affiliate: Habitat for Humanity of Harnett County
(Mike Blackmon, Exec. Dir.)



Brenda Dominguez (center) gets a hug from her cousin Joanne Dominguez. With them is Brenda's sister Angela Dominguez.

A Long Road Home in Harnett County

After twelve years of sobriety, the moment Brenda Dominguez began to take control of her life is as fresh in her mind as yesterday. She is 38 now. At age 25, in the wee hours after another day of drugs, she recalls, she was in a single bed, wide-awake, with her two young sons sleeping on either side of her. In the next room her parents, also drug addicts, slept. It was their apartment; the place was home to the extended family and gave them what little stability they had.

Dominguez stared at the ceiling, in the quiet and the dark, thinking about her addictions to alcohol, marijuana, crystal meth, acid, ecstasy, even mushrooms. And she wondered, "How in the world am I going to get out of this?"

On a bright November day, in the living room of her new Habitat for Humanity home in Dunn, she is trim, clear-eyed and confident, with a warm smile and an engaging personality. Her sons, Nicholas Reese Jr., 17, and Joseph Lee Reese, 15, are the kind of teens all parents hope to have. "They both have their hearts on sports," Dominguez says. "We'll see how it goes."

It's hard to imagine how she got to this point from the despair she suffered as a young, single mother. And she did it all on her own. No counseling. No official rehab programs. No runs-ins with the law. She credits her budding faith. "I wasn't raised in church," Dominguez says. "What little I knew of God came from a female friend of mine. She was raised in a religious

family. Along the way she was planting seeds in my heart about God.” Her transformation from drugs and despair was not done in an instant, and it wasn’t without some relapse; the arc was long but the goal was clear: She was going to beat her addictions and do right by her sons.

When asked how she broke her bad habits, Dominguez exhales slowly and takes a long pause. She has to reach way back to explain it. “I lived with my parents, with them being on crack. That took most of their money. Month after month, we didn’t know whether we were going to have lights or a place to stay. We didn’t know if we were going to have food.”

“We didn’t know if we were going to have Christmas. We didn’t look forward to the beginning of school because we didn’t know if we were going to have clothes or school supplies because my dad didn’t do what he needed to do with his money.”

There was an epiphany when she was pregnant with her second child. She was terrified that the drugs and drinking had damaged her baby. “I prayed one night. I talked to the Lord. I said, if you heal my son, whatever might be wrong with him, all the drugs I was doing, the drinking, the marijuana, I just knew inside myself that something was going to be wrong with him. I said, Lord, if you just heal whatever I may have damaged. If you heal whatever is wrong I promise I will never touch that stuff again. I had the baby. He came out healthy.”

Today she is free of all addictions, with a steady job she’s held for about three years and a brand-new home thanks to Harnett County Habitat for Humanity. Dominguez’s house is part of the State Employees Credit Union Foundation’s \$10 million Mountains-to-the-Sea Challenge, to build a Habitat home in each of North Carolina’s 100 counties. Once the homeowner assumes a zero-interest-rate mortgage from SECU, the money is returned to the affiliate so that another home can be built.

For Dominguez, there’s more good news. Her parents have followed her lead and given up drugs. They’re still together and doing well.

“When we’re stuck in something that we don’t need to be in, whether it’s an addiction or a relationship, we’re stuck in it because we are selfish. We want it and we don’t care how bad it’s hurting us. The bottom line is what is feeding that is selfishness.”

Dominguez would like to use her experiences to help others. “One of my desires is to encourage and inspire people. I know where I come from, and it was from the bottom. I didn’t start with my choices, it comes from the choices of my parents. If I can do it – and I’m one of ‘the least of these’ – the Lord will do it for anyone who will trust him.”



County: Haywood County

Location of SECU Challenge Home: Waynesville, NC

Partner Family: Jeramie & Patricia Doran & family



Closing Date: March 2019

Sponsoring Affiliate: Haywood Habitat for Humanity
(Jamye Sheppard, Exec. Dir.)



Habitat Builds Community in Haywood County

Last week was a joyous occasion for the Jeramie and Patricia Doran family when they were welcomed into their new home by some of the people who helped make the dream possible.

The Dorans were the fourth family to move into a Habitat for Humanity home in Walton Woods, and their home is one being constructed in Western North Carolina through the State Employees Credit Union's ambitious Mountains-to-Sea Challenge.

The challenge's aim was to fund the construction of a Habitat for Humanity home in each of North Carolina's 100 counties, and the SECU Foundation has put up \$10 million to make it happen. After a home is built, SECU buys the 0% interest mortgage from the Habitat affiliate so that the funds can immediately go into building another home.

Jamye Sheppard, Haywood Habitat executive director, thanked the many supporters on hand for the home dedication, including Gary and Sarah Jane League, who donated the land for the Walton Woods development, State Employees Credit Union representatives, the volunteers who helped build the home, and the many donors who make the Habitat program possible in Haywood.

Sheppard said the SECU home is the 47th Haywood Habitat for Humanity has built in its 30 years in existence. She spoke of the vision for Walton Woods, a community where the property donation allowed the organization to think outside the box. Habitat could save funds by constructing homes in a single area as opposed to scattered sites across the county, plus get

more houses to the acre, thus saving money on property acquisition. There's an added bonus for the homeowners.

"We've created a strong community where strong relationships have been built," Sheppard said. "Everybody knows each other and have become friends."

The Dorans contributed 510 hours to help build the program. Families selected to receive a Habitat home must meet certain income requirement to qualify and must contribute at least 400 volunteer hours as their home is being built.

As they addressed the group, Patricia Doran thanked those in attendance for helping their dream come true. "There are no words to express how grateful we are," she said, saying there is no way to properly thank the 172 individuals she counted up as helping build their home. "It means so much to us for having a place to call home."

Each habitat home costs about \$70,000 to build, not counting the \$30,000 or so invested in property and site work.

Jeramie Doran lived in Waynesville as a child and had many fond memories of the mountains. He moved his family back to Haywood County several years ago to give his children the same experience.

When the Walton Woods development is complete, it will have eight homes and a playground. Jeramie Doran said it is nice to already know many of the neighbors around his home, and his two children are looking forward to making friends with the other children.



Once build out, Walton Woods will include eight Habitat for Humanity homes, plus a playground. Photo by Vicki Hyatt.

This article was originally published in *The Mountaineer*, written by Vicki Hyatt. It is reprinted here with minor changes.

County: Henderson County

Location of SECU Challenge Home: East Flat Rock, NC

Partner Family: David Parnell, Stephanie Jones & family

Closing Date: November 2017



Sponsoring Affiliate: Henderson County Habitat for Humanity
(Ron Laughter, Exec. Dir.)



Diagnosis Changes Family's Financial Dynamic in Henderson County

Stephanie Jones and her husband David Parnell were doing fairly well as a young couple with a newborn boy. Mom and Dad each brought home a paycheck. That made for a happy life for the young family in the lush, rolling landscape of Henderson County.

But that changed when, at age 2, their son was diagnosed with autism. Finding day care for him was all but impossible, and the added burden of taking him to five therapy sessions a week forced Stephanie to become a stay-at-home mother. And, of course, it dramatically reduced their income. David continued working as a machine operator at Wilsonart Engineered

Surfaces, a manufacturer of laminates. He works a swing shift – a week and a half of nights, then a day off – though he usually opts to work on his day off – followed by a week and a half of daytime work. Then he gets five days off.

"It's been a lot of hard work" for both of them, Stephanie says without a trace of self-pity.

But things are looking up for the family. On July 27, 2017, as intermittent rain threatened, a small gathering of Henderson County Habitat for Humanity officers and executives with the local branch of the State Employees Credit Union dedicated a tidy new three-bedroom, two bath home in Dodd Meadows. It's one of the 161 homes that will ultimately comprise this Habitat neighborhood.

"The SECU Challenge is a unique partnership, embracing the spirit and compassion of SECU members," Michael Wagner, an advisory board member of the local SECU branch, told the crowd. "This is what we can accomplish when we come together to build a home for someone in need."

But for the Jones-Parnell family, the SECU Challenge brought a unique opportunity to build a foundation of financial security by securing the great American dream of owning a home. To get there, they put in 400 hours of "sweat equity" on their home. That, along with the help of Habitat volunteers, makes the mortgage affordable to a young family of modest means.

It also allows Habitat to build energy efficiency into the home that keeps month-to-month living expenses low. Alan Stissel, director of construction services for the Henderson affiliate, speaks with satisfaction of the home's efficiency. It will have an average monthly power bill of \$31. Nothing especially exotic is done to achieve that, Stissel said. The attic is insulated with 8 to 10 inches of foam around the roof beams, which provides much higher insulation than 14 inches of more traditional batting. The air-conditioning unit and water heater are put in that cooler space. Habitat Hendersonville also uses architectural shingles on this and other homes, which have a higher insulation value and can last twice as long as cheaper shingles – making it well worth the 25-percent-higher up-front cost.

All of that planning is designed to allow a family to get into and keep a home of their own. And the importance of that cannot be overstated, said Ron Laughter, president and CEO of the Henderson Habitat affiliate.

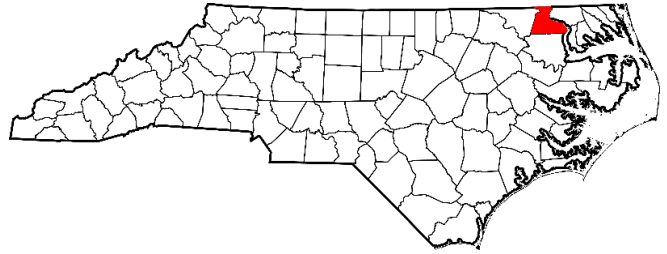
"There's tons of research to suggest that when a family owns a home, they become a stronger family unit. They are more active in the community. They become politically active, whether that's supporting legislation or a particular candidate or simply voting. The children do better in school, there are fewer bad behaviors. They make stronger adults."

"That's what makes Habitat such a vital addition to any community. Without it a lot of families would never be able to own their own home. Most are the first in their family to ever own a home. We work with them to help them succeed as a homeowner."

County: Hertford County

Location of SECU Challenge Home: Ahoskie, NC

Partner Family: Shavonda Smith & family



Closing Date: March 2018

Sponsoring Affiliate: Hertford County Habitat for Humanity
(Jimmy Eason, Exec. Dir.)



Shavonda Smith and her children Jayden, 9, and Mia, 3, welcomed about 30 well-wishers to their new home in Ahoskie on Sunday.

Two Year Journey brings Hertford County Family to their New Home

As a bright sun shone on her new home, Shavonda Smith accepted a Bible, a key, and the good wishes of the Hertford County Habitat for Humanity affiliate on Sunday, March 18. Smith and her two children also showed off their three-bedroom, two-bath home that stands among a scattering of new homes on Deer Circle in Ahoskie. The tidy house, nicely equipped

with a spacious kitchen, textured walls and wood floors, was built with funding from the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties. The Foundation has put up \$10 million to fund the three-year project. Once the homeowner accepts a no-interest mortgage from SECU, the organization returns the funds to the Habitat affiliate to build another home. The Hertford County affiliate plans to build two or three more homes near Shavonda Smith's new home.

It has been a two-year journey for Smith, an eighth-grade science teacher at Hertford County Middle School who is working on a master's degree in education to augment her BA in chemistry. To qualify for a Habitat home, an applicant must have a solid work history, a good credit rating and be willing to put 400 hours of "sweat equity" – manual labor – into the home. In that, Smith proudly points to her two young children, Jayden, 9, and Mia, 3. Both did their small parts as the walls went up – and both knew exactly where their rooms would be. "It's awesome to be a homeowner," Smith says, beaming. "Every day, the children were actually a part of the building process."

The Rev. William Reid of the Meherrin Native American Church presented Smith with a Bible and a key to the house. "God has not only given you a house," Reid said. "But he's given you a key, the Bible. This key is a key to the house, but the Bible is the key to the soul and the heart. You keep your beautiful smile because that is truly God-given."

County: Hoke County

Location of SECU Challenge Home: Raeford, NC

Partner Family: Patricie Carter & family

Closing Date: June 2019



Sponsoring Affiliate: Raeford-Hoke Habitat for Humanity
(William McDonald, Exec. Dir.)



Patrice and Jackson Carter receive the keys to their new home at the dedication ceremony.

The Strength of Family in Hoke County

"I'm excited to start a life with just me and mom," said 10 year-old Jackson Carter (who prefers to go by "Fred") as he played video games in what would soon be his bedroom in he and his mother's Habitat for Humanity house in Hoke County. "This is the first time we'll have our own house, just us... but it's also a little scary, I guess..."

Fred has never known life without being surrounded on all sides by his extended family. Shortly after he was born, Patrice Carter decided she needed to be around her support system

as she raised her son. She moved to Texas, where her aunt, Buffy, was stationed as an officer in the Army. She moved in with Buffy's family and provided childcare for Buffy's children as well as Fred. When Buffy was deployed, Patrice took care of the kids, the two women depending on each other to nurture their families for a decade. "Patrice has been a lifesaver throughout my career," said Buffy at the home dedication for Patrice's house. "Now that my kids are grown and I'm retired, I'm so pleased that she can finally have a place of her own."

Buffy's last station before her retirement was at Ft. Bragg in North Carolina, with the family living in Maryland for many years after their time in Texas. Patrice got into childcare professionally on the military bases where her aunt was stationed, and now has a position in the childcare center at Ft. Bragg. And Buffy lost no time after retiring in finding a new activity to occupy herself: volunteering on the board of the Raeford-Hoke Habitat for Humanity affiliate, which has now merged with Habitat for Humanity of the NC Sandhills.

While the renovated home will be a new adventure for Patrice and Fred, he doesn't need to be too worried about life changing unrecognizably. The new house is very close to Buffy's, and his older cousin, Rae-Rae, was quick to confirm that she would still be helping him with his homework every night. Patrice helped take care of Fred's cousins for a decade, and now they are eager to return the favor. Caring, it would seem, runs in the family.



A sunny dedication day in Raeford.

County: Hyde County



Location of SECU Challenge Home: Engelhard, NC

Partner Family: Charles O'Neal & family

Closing Date: April 2019

Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Charlie and his mother receive the keys to their new home in Engelhard.

A Different Perspective in Hyde County

When Charlie O'Neal, a Hyde County man who works well over 40 hours a week in one of the county's poultry plants, applied for a Habitat for Humanity home, he wasn't just trying to change his own life. His mother, Barbara, was in the front of his mind. "Our previous home was too small and wasn't something we could continue staying in because of the living conditions... I

applied mainly for her. I wanted to secure my future, but also hers.” As his mother was getting older and her health more precarious, Charlie knew he wanted her to have somewhere safe—and permanent—that she could live.

He applied for the Habitat house after learning that Habitat for Humanity of North Carolina would be building a home in Hyde County as part of its partnership with the SECU Foundation to build or rehab a Habitat home in each of North Carolina’s 100 counties. Since Hyde County is not served by a Habitat affiliate, the state support organization, Habitat NC, stepped in to make sure the home there was completed.

Now that he and his mother have been in their home for a little over a year, Charlie can reflect on the changes in their lives that the house has made possible. Not only do they feel secure and safe, but they also have more friends and family who can stay and visit, meaning he and Barbara see more of Charlie’s brothers, sister, and aunts.

But the Habitat process isn’t only about the house. Prospective homebuyers are given homeowner education and financial wellness courses in order to prepare them for their new responsibilities. For Charlie, that’s been one of the biggest changes for him: “Financial Peace University really helped me understand financial stability. I look at things from a different perspective now, and really understand the value of being a homeowner.” In addition to that new perspective, he can also be proud of providing for Barbara, who worked hard to raise him. This family understands first-hand the importance of building strength, stability, and self-reliance through shelter.

County: Iredell County

Location of SECU Challenge Home: Mooresville, NC

Partner Family: Perryrease Simpson & family



Closing Date: May 2018

Sponsoring Affiliate: Our Towns Habitat for Humanity
(Chris Ahearn, CEO)



Perryrease Stinson cuts the ribbon before inviting guests at the dedication into her new Habitat for Humanity home.

Beaming with Gratitude – An Iredell County Mother Accepts the Keys to Her New Home

On a brilliant final day of April, Perryrease Stinson beamed as she cut the ribbon on the front door her new home in Mooresville. It was a perfect setting for a perfect day for the mother of two young teenagers. Minutes earlier, her sister Susie Stinson had presented Stinson with the keys to her home. That's when things got emotional, as officials and volunteers with Our Towns Habitat for Humanity, family and friends looked on. "Thank you to everyone who put a plank up, who hammered a nail, who carried water, who brought anything. Thanks to all

of the volunteers,” Stinson said as tears streamed down her face. “Thanks to anyone who worked in the ReStore, everyone who worked in the office. I just thank everybody. I just thank you. God bless everyone.”

The new home for Stinson and her daughter Makhia, 14, and son Michael, 13, means they can leave a decrepit, rented mobile home for a safe, secure neighborhood of about two dozen attractive Habitat homes. Stinson’s house was built as part of the State Employees Credit Union Foundation’s Mountains to the Sea Challenge to build a Habitat home in each of North Carolina’s 100 counties. SECU Foundation is investing \$10 million to finance the project. Once the homeowner assumes a zero-percent mortgage from SECU, the money is returned to the Habitat affiliate so that another home can be built.

Earlier in the dedication, prayers were recited, and gifts to help the new family settle in to their new home were offered: A new, cordless lawn mower, string trimmer and blower from Ryan Murphy of Greenworks, which has an office in Mooresville; a \$100 gift card from ReStore; a prayer shawl from Williams Chapel AME Zion Church; a quilt from the Lake Norman Quilters; cleaning supplies from Bank of America; and a Bible.

In the late-morning sun, the metal roofs of the Habitat homes gleamed, promising a new life in a safe neighborhood for the family. The homes boast spacious porches and are set amid well-kept lawns dotted with trees. It looks like a happy place; a place to grow up well. At least that’s what Perryrease Stinson believes. “When parents are stressed out, it rolls over to the kids, whether we see it or not,” Stinson told Misty Stach, marketing manager for Our Towns Habitat. “When they have a stable home, it makes a difference. They can relax and be comfortable. They can just go and sit out on the porch and not worry about somebody getting into an argument nearby.” Stinson, who works in the deli department of Harris-Teeter, also sees the new home in a bright setting as a solid example for her children. “Hopefully, they see what I did, and when they are older, they will want to volunteer and help someone else – not to get anything out of it, but just to help someone else.”

Chris Ahearn, CEO of the Our Towns Habitat affiliate, has no doubt that Stinson will do well for herself and for her children. “Over and over in this process, Perryrease has said that this is what she wants for her family’s future. We have provided you with this house, you will make it a home. It’s what you and your family make of that that will direct your life going forward. I have every confidence that you are going to create a wonderful life in this home.”

County: Jackson County

Location of SECU Challenge Home: Whittier, NC

Partner Family: John & Landy Savage & family



Closing Date: December 2019

Sponsoring Affiliates:

Habitat for Humanity of North Carolina (Greg Kirkpatrick, Exec. Dir.)

Macon/Jackson County Habitat for Humanity (Rick Westerman, Exec. Dir.)



Rising From the Ashes in Jackson County

Landy Savage was on her way to her mom's house after work one evening when she got the call. "Our UPS man called me and said our house was on fire. By the time we got there, there wasn't anything left." She and her husband, John, and 16 year-old son, Danny, moved in temporarily with Landy's grandmother, but that house is small and her grandmother already had other folks living with her. Another family member offered a different possibility: a 32-ft camper that he had just bought and was willing to let them use. "There's not a whole lot of

room to move around,” says John with a chuckle. But the Savages knew what a gift it was to have a roof over their heads, no matter how tight the space.

Then one day, Landy’s manager at the Harrah’s Casino in Cherokee, NC, asked her if she’d ever thought about applying for a Habitat home. Habitat for Humanity of North Carolina was trying to find a family in Jackson County to complete one of the final homes in the “Mountains-to-the-Sea Challenge,” a project sponsored by the SECU Foundation to build or renovate a home in each of North Carolina’s 100 counties. Habitat NC had reached out to Harrah’s, since the casino is one of the largest employers in the area. And Landy’s manager thought of her. He brought her the application, she filled it out, and within days she was in touch with Habitat NC’s Executive Director Greg Kirkpatrick, discussing what to look for in an existing home on the market in the area that Habitat NC could purchase, rehab, and then sell to the Savages for a zero-percent-interest mortgage that SECU would then step in to purchase and service. Through this process, SECU returns to Habitat the money invested, freeing up Habitat to reinvest it in more affordable housing.

Landy kept seeing houses listed for sale, but they always had something that made them too difficult to rehab, like a crumbling foundation or an impassable mountain road. Then she saw it. A cute little house with a perfect yard, complete with a fire pit and benches and plenty of space for their outdoor animals. “The minute I walked in I thought ‘This is home,’” she said. “It’s just a comfortable little house. You walk in and you immediately feel relaxed.” Their son is excited to have his own room again, after so many months sharing a 32-ft camper with his parents. He helped his family with their “sweat equity” by painting his bedroom almost completely by himself, and pitching in with the painting in other spaces as well. Anything to get them in the house faster.

When asked what this little house means to them, John didn’t have to think at all.



“Home. We have a home,” he said immediately. Landy elaborated “We’ll have a place to just enjoy being, to relax after a long day at work. We can have family over and our two older daughters can bring our granddaughters to visit.” And so this comfortable house, that invites those who enter it to relax and feel welcome, will bring the Savages “home” once again. “A lot of prayers have been answered with this house,” mused Landy. “A lot of prayers.”

New homeowner John Savage cuts the cake for the dedication celebration.

County: Johnston County



Location of SECU Challenge Home: Clayton, NC

Partner Family: Rebecca Morgan & family

Closing Date: September 2018

Sponsoring Affiliate: Habitat for Humanity of Wake County
(Kevin Campbell, CEO)



Collegiate Challenge student volunteers, working on Rebecca's new home, leave their "marks" of congratulations to the family.

On a New Course in Life – A Johnston County Family Become Homeowners

Bitter cold on Saturday, Jan. 6, pushed Wake Habitat's kick-off ceremony for its latest build in Clayton indoors. But the big room at First Baptist Church was glowing in the warmth of volunteers and Habitat officials.

A Habitat home can “take a family on a new course in life,” said Kevin Campbell, head of Habitat’s Wake County affiliate. “A house really has the power to do that. We’ve seen it happen over and over.” Campbell spoke to representatives from 22 church congregations and the State Employees Credit Union, which is funding the build. They were all there in support of Rebecca Morgan and her children, who have been working hand-in-hand with Habitat volunteers on her new home on East Hinton Street in Clayton.

“We are created, all, in the image and likeness of our God,” said the Rev. Jim Melnyk of St. Paul’s Episcopal Church in Smithfield. “It’s why we build. Our God is a creator God; we are all created in the image and likeness of our creator God. It’s part of who we are as human beings. Rebecca and her family, they’re building for themselves and they’re building for someone else. Over the next 10 weeks we’re going to celebrate the image and likeness of God that we each share. It’s in our souls, stamped on our foreheads. So remember when you drive a nail or cut a board you are carrying within you the spirit of what God intended you to be from the beginning of creation.”

The home is being built as part of the SECU Foundation’s Mountains-to-the-Sea Challenge, which aims to build a Habitat home in each of North Carolina’s 100 counties. The Foundation is putting up \$10 million for the Challenge. Once the house is complete and the family assumes a zero-percent mortgage from SECU, the Foundation returns the money to the Habitat affiliate so that another home can be built.

Rebecca Morgan spoke to the crowd. “Thanks to you all for coming out and being a part of something so incredible. It is so overwhelming to look out and see all of you here.” She works as a certified medical assistant at a pediatric office in Clayton, and relishes the ease and convenience of living with her two younger children, Ryan, 16, and Evelyn, 7, in the same town where she works. Later, she spoke privately about what her new home will mean to her family. “It means so much for my family to have someplace to call our forever home,” Rebecca Morgan said. “It’s a blessing. We’ve been in Johnston County since 2009. We just moved from place to place. Now we’re living in Benson, in an old, small farmhouse. We just can’t wait to move in to our new home on East Hinton Street in Clayton.”

County: Jones County

Location of SECU Challenge Home: Trenton, NC

Partner Family: Daneron & Linda Murphy-Hill & family



Closing Date: June 2019

Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Starting Over Again in Jones County

When you walk through Linda Murphy-Hill's door, you're greeted with an infectious smile and a heartfelt hug. Linda's the kind of person who lights up a room and puts everyone at ease. In the front office of the Jones County middle school

where she works, she keeps the cogs turning and everyone panics if she's not in one day. To put it simply, Linda makes folks feel at home, no matter where she is. And now she has a home of her own to give herself and her family the kind of comfort and ease that she gives so many others.

In 1999, when Hurricane Floyd hit Eastern North Carolina, Linda and her family were among those flooded out of their homes. They had to start over. So in 2018, when she saw Hurricane Florence bearing down on them again, she told her husband, Daneron, that they had to get out. Linda, Daneron, and their three younger children headed to Durham to stay with their oldest, Tyosha, who will graduate from North Carolina Central University this May. In the days following Florence, they couldn't find out how their trailer had fared on the news. "We felt like they were talking about the damage everywhere else, but not where we lived," she said. Finally, she got a phone call—her cousin, Lisha Ward, who lived nearby and had also

evacuated before the storm, had found a video someone posted to Facebook. A man had taken his boat out to film around Trenton, NC. “I see your house,” said Lisha. “It’s underwater...”

Once again, Linda and Daneron would have to start over, this time with three of their children—Kristjan, who is about to join the Air Force, Tyquan, who starts high school in the fall, and little pre-schooler Gloria—to accommodate, too. Linda, Daneron, and the two youngest children have been living with one relative since the storm, while Kristjan stayed with another.

Then one day, an opportunity arose. Habitat NC was working with Habitat for Humanity of Craven County to find a homeowner in Jones County as part of their partnership with the SECU Foundation, to build or rehab a home in each of North Carolina’s 100 counties. The SECU “Mountains to the Sea Challenge” involves a \$10 million pledge from SECU Foundation: when a Habitat home is completed in a county, SECU will buy the zero-interest mortgage from the Habitat affiliate, who can then use the money to jumpstart their next house.

Habitat NC reached out to the Assistant Superintendent of Jones County Public Schools in charge of Human Resources, Dr. Otis Smallwood, to help get the word out that homeowner applications were being accepted. Dr. Smallwood, who just happens to also serve on the Advisory Board for the Trenton, NC branch of SECU, was excited about the opportunity for his staff and encouraged several to apply. One of those applicants was Linda Murphy-Hill.

On the day of the Murphy-Hill family’s home dedication, roughly 30 people came out to help bless the home and give the family their well-wishes. Dr. Smallwood spoke on behalf of the local SECU branch and presented the keys to Linda and Daneron. Daneron, a quiet man of few words, thanked those who had gathered to celebrate this milestone for his family. “I want to thank you all. We’re looking forward to spending the next 50 or 60 years in this house,” he said, to a chuckle from the crowd. But the future looks bright, after starting over in the wake of Floyd and facing so much uncertainty about how they would start over again, following Florence. Now Linda and her family have a safe, affordable house to keep them dry in the coming years, one that they know will be standing and sturdy half a century from now. And that’s exactly the kind of place the Murphy-Hills should be able to call “home”.



County: Lee County

Location of SECU Challenge Home: Sanford, NC

Partner Family: Karen McSwain & family



Closing Date: May 2020

Sponsoring Affiliate: Habitat for Humanity of Sanford
(Gary Wicker, Exec. Dir.)

At a Christmas celebration last year, the thoughts of a new home in the new year (2020) brought smiles to the faces of Karen and her four daughters, Emma, Brittney, Kaitlyn, and Kelyce.

A Long Road Leads to a New Home for a Big Family

Karen McSwain and her family lived in overcrowded home in Sanford, NC. As a mother of 4 girls, Karen works at the local Tyson Foods processing plant in Sanford, diligent to make sure she kept a roof over her family's head.

Throughout the years, Karen envisioned herself as a homeowner. Little did she know her dreams would come true soon, but it would require a little patience. Karen took a leap of faith and applied to the Habitat for Humanity Homeownership program through her local Habitat affiliate in Sanford. She remained steadfast through the process, working with Executive Director, Gary Wicker, to meet the goals set out for her, as she embarked on the journey of her years. Karen used her belief in God's plan to hold on through the 4-year process of becoming a



Habitat homeowner. In April of 2020, Karen McSwain's dreams were brought to life, as she walked through the doors of her new home, keys in hand. She gives God all the praise.

During the remodeling process on her home, Karen and her daughters were often joined on Saturdays with a big crowd of friends and extended family, doing extensive cleaning, power washing, and painting. Also on Wednesdays, a group of students from Central Carolina Community College, who were enrolled in CNA and trades-related training programs at CCCC, would come to the site to work a morning and afternoon shift, working on painting and flooring and other tasks. And of course, there was a loyal group of local, long-term Habitat volunteers, led by Dan Morris, including Louis Gregory, Bill Glance, Bill Kelly, Mike Crissman, Johnny Poindexter, and Ralph Larsen.

One of the early "home improvement" projects that the McSwain family did, upon moving into their home in May, was to pour a concrete basketball pad, for the girls – and neighbors – to practice their "shots". Rumor is that you don't want to play any of these girls in a high-stakes game of "H-O-R-S-E"!!



The McSwain family and friends work on their home during the construction period – a little blurry so you can't see all the paint that is on those nice work clothes!

County: Lenoir County

Location of SECU Challenge Home: LaGrange, NC

Partner Family: Bobby and Regina McDonald
& family

Closing Date: June 2017

Sponsoring Affiliate: Habitat for Humanity of Goldsboro-Wayne
(Matthew Whittle, Exec. Dir.)



Bobby McDonald cuts the ribbon of his and Regina's new home. At left is Matthew Whittle, executive director of Habitat for Humanity of Goldsboro-Wayne.

An Act of God's Grace – Lenoir County Couple Receive Keys to their New Home

On Feb. 7, as they took the keys of their new Habitat for Humanity home in La Grange, Bobby and Regina McDonald were as comfortable together as any couple with a long and happy marriage. They looked out for each other, one filling the gaps in the other's life skills; a union.

But while the McDonalds have a mellow relationship, they have in fact been married just three years, and the learning curve for their partnership has been steep: Bobby is a double amputee and is in a wheelchair; Regina has lost most of her sight. Their easy affection for one another is made manifest in the couple's every move. He sees; she walks; they act as one.

Their new home is on a pleasant street in La Grange, a town of 2,873 souls in rural Lenoir County, about midway between Raleigh and the coast.

For Bobby McDonald, getting the house in La Grange was a gift from God, for his and Regina's afflictions had come on suddenly. "It happened in less than a 12-month period," he recalls. "It started in 2013. We thought that through it all that we would be able to maintain things and keep things in order. God gave us strength to withstand anything.

"Last year in January we heard from a lady in New Bern about Habitat. We called to Lenoir County (Regina grew up in La Grange) and found they didn't do Habitat here; there's no office. We called Craven County and Greenville. They didn't do houses in Lenoir County. Then we called Wayne County Habitat and that's where we got the connection."

Because the SECU Challenge was a commitment to serve every North Carolina county, it allowed Habitat for Humanity of Goldsboro-Wayne to say "yes" to the McDonalds. Matthew Whittle, the affiliate's executive director, addressed the gathering of family, friends and Habitat volunteers on the newly seeded lot on Spence Street. "This is our first house in La Grange and our first house in Lenoir County. We had an opportunity to come into Lenoir County and do a build in an area where we normally don't get that chance."

Once the McDonalds won approval for the house, the process moved quickly, said Linda Biser, finance and family services director for the affiliate. Because the couple was living on Social Security and disability pay, there were initially problems with getting approval for a Habitat home. They were put on a waiting list, and when the SECU Challenge presented an opportunity to build in Lenoir County, Biser informed the couple.

The McDonalds waited to hear. And they remember with perfect clarity the day they got the phone call. "She said that if anything happened she would call," Bobby said. "We waited, and we prayed."

Biser said the McDonalds are great partners in Habitat's work. They put in their "sweat equity" hours at the affiliate's ReStore outlet; Regina was the store's greeter. And they completed their financial counseling, learning all the realities of becoming a homeowner versus a renter.

Early on, there was some concern that the couple would not get in their 300 hours of sweat equity on time. But the McDonalds' church family came to the rescue, and "there was no holding them back. They had already hit their 300 hours by Christmas." There were also challenges of working in a county we are not familiar with, Linda explained. But Seymour Johnson Air Force Base in Goldsboro offered lots of help, with volunteers trucked in on Saturdays and Thursdays.

For Regina and Bobby McDonald, their new home is clearly an act of God's grace.

County: Lincoln County

Location of SECU Challenge Home: Lincolnton, NC

Partner Family: Manita Heard & family



Closing Date: December 2018

Sponsoring Affiliate: Habitat for Humanity of Lincoln County
(Terry Laney, Exec. Dir.)



A Family Effort in Lincoln County

Like many single moms, Manita never imagined being able to own a home for her children to grow up in. She struggled with overcrowding in temporary living situations and wanted to make a change, but was unable to obtain a home through traditional means. In 2016, Manita and her daughter, Mia, and twins, Amir and Amirah, were accepted into the Habitat homeownership program in Lincoln County.

Once accepted into the program, Manita dedicated all of her available time to earning the required sweat equity hours. Not only did Manita work hard, but her children did as well. Amir and Amirah together earned 75 hours from their good grades at Lincoln Charter School and Mia earned several hours by participating in Habitat events. In total, Manita and her children went above and beyond the program requirements!

In the spring of 2017, the State Employee's Credit Union (SECU) Foundation challenged North Carolina's Habitat affiliates to build a home in all 100 of the state's counties. The affiliates would find a homeowner and build or renovate a home and upon completion, SECU would buy and service the entire mortgage. The affiliate would then be able to put that money directly back into a home for another family.

Lincoln County Habitat was proud to have Manita selected as their SECU homeowner. Manita and her family moved in their new home before Christmas in 2017. She said she "always wanted and dreamed of a place for me and my children to call our very own." That year, they were able to celebrate their first Christmas in the home, and Manita's dream came true.

County: Macon County

Location of SECU Challenge Home: Franklin, NC

Partner Family: Pam Evans & family

Closing Date: January 2019



Sponsoring Affiliate: Macon/Jackson County Habitat for Humanity
(Rick Westerman, Exec. Dir.)

Macon County – The Pam Evans Family

Family: Angela Evans, age 35. Pamela Evans age, 62. Aiyana Evans, age 12. Gabriella Evan, age 6 at the time of application.

Prior to 2017 the Evans family lived in an overcrowded home in Franklin, NC, that frequently had low/no water pressure, along with other “massive” plumbing issues. For all of the people living in the house, there was only a small kitchen with practically no space to move or cook. Leaks and electrical issues throughout the house rounded out a totally unsafe, unhealthy, and overcrowded dwelling. Clearly this family needed a safe place for elderly mother and children to be healthy and safe.

Pam and her mother Pamela heard about the homeownership program with Habitat since Pam, at that time, was working at the Habitat ReStore in Franklin. So since she wanted to continue to live in/around Franklin, she applied for homeownership with the Macon/Jackson Habitat for Humanity, and was approved.

Pam put in most of her 500 hours of required sweat equity by doing volunteer work at the ReStore, but she and her friends were also out regularly at the construction site.

Construction of the new home took only about 4 months. Pam and her family were there, along with friends, fellow members of her church, and even a group of her ReStore work colleagues. She also had a plumber friend who donated his time to do all the plumbing install.

The dedication day was a cold January day in 2019 – but in the tightly-built and well-insulated Habitat home, the inside temps were balmy, and the threat of snow didn’t deter the celebrations. Pam and her mother both wore BIG smiles all afternoon, and the two young girls were clearly excited to be SO close to having their own rooms! Joined by friends and family and lots of Habitat volunteers and supporters, the dedication proceeded from the blessing of the house through to the passing of the keys with tears of joy in many eyes.

The Pam Evans family had finally found a SAFE place to live and raise her kids!



County: Madison County

Location of SECU Challenge Home: Mars Hill, NC

Partner Family: William & Savannah Alshaer & family

Closing Date: November 2018



Sponsoring Affiliate: Asheville Area Habitat for Humanity
(Andy Barnett, Exec. Dir.)



Andy Barnett of the Asheville Habitat affiliate, speaks of Habitat's mission; beside him are Savannah Alshaer and her daughter Violet. Will Alshaer watches the dedication with daughter Lyla.

Seeing for Miles in Madison County

It's a steep walk up the drive to Will and Savannah Alshaer's new home in Mars Hill. But once you're there you can see a long way.

Vision was a big topic at the home's dedication in late October. The tidy three-bedroom, two bath home is the first project in years for the Madison County Habitat for Humanity affiliate. It was built with help from the Asheville Habitat affiliate and a big boost from the State Employees Credit Union Foundation's \$10 million *Mountains-to-the-Sea* Challenge – to build a

Habitat for Humanity home in each of North Carolina's 100 counties.

"It's been really great for us to be a part of bringing Habitat for Humanity back to Madison County," said Andy Barnett, executive director of the Asheville Habitat affiliate. "A couple of years ago, SECU reached out to North Carolina" with an audacious idea to take Habitat to places in the state that had never benefited from Habitat's global reach. "No state has done this," Barnett said. "But it did something even more important. It helped us look at our vision differently. Somehow Habitat for Humanity has figured how to work in 50 or 60 countries around the world but we haven't figured out how to work together across the county line."

That comment brought laughs from the dedication crowd, but Barnett was serious about the need. "To make sure that everywhere in our region benefits, we're sharing the resources we have with each other to make sure that our mission that everyone has a place to call home can really happen. If that can happen in Guatemala and Bangladesh it ought to be able to happen Madison and McDowell and Swain County."

That's where SECU's vision created a spark. "Sometimes organizations just need a bit of push," Barnett said.

It was a big push for the Madison affiliate; once the Alshaer family assumes a zero-percent-interest loan from SECU, the money will be returned to the affiliate so that another home can be built.

For Savannah and Will, parents of Lyla and her younger sister Violet, move-in day, set for mid-November, will be a blessing. "Thank you to everybody who made this happen," Savannah told the dedication crowd. "This is definitely a life-changing event. It's bringing us out of a nasty cycle and it's going to give us a boost so we can flourish in this community and set down permanent roots and feel much more secure as a family."

The couple have a long history together: Will and Savannah met in a 10th-grade horticulture class. While the attraction was mutual, they were still young, so for a time they went their separate ways. Savannah went on to earn a degree in art education while Will became an expert mechanic. When their paths crossed again, they realized that they were much better together than apart. They married and moved to Mars Hill.

On this day, the clarity of that decision was evident. "This takes so much stress away," she continued, "so we can do good things for this community instead of just surviving. We're excited to be here and so grateful we can raise our kids in this town. I was always drawn here as a child. I can't believe it's happening."

County: Martin County

Location of SECU Challenge Home: Williamston, NC

Partner Family: Deondra Brown & family

Closing Date: December 2017



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Greg Kirkpatrick, Executive Director of Habitat for Humanity NC, gives Deondra the keys to her very own home.

A Long Time Coming, Martin County Family Gets the Keys to Their Own Home

The crowd that came out to Deondra Brown's new home for a dedication Thursday, October. 26, just about lined the walls of her spacious living room. There were friends and family, joined by representatives of Habitat for Humanity and the State Employees Credit Union.

The house on Halifax Street in Williamston is a rehab; it's part of the *Mountains-to-the-Sea Challenge* – a program of Habitat for Humanity North Carolina to build a home in each of the state's 100 counties. It's funded by a \$10 million grant from the SECU Foundation. Once the Habitat affiliate completes the house, the homeowner assumes a zero-percent mortgage from SECU, which then returns the money to the affiliate so that another home can be built.

For Brown, an energetic and buoyant mother of a daughter, Ty'Hiera, 10, and a son Jace, 1, the 150 hours of "sweat equity" Habitat requires of homeowners were not daunting. The

house was basically sound and needed mostly cosmetic upgrades. It's a family affair, with Brown's grandmother helping with the painting and her grandfather coming out regularly to mow the expansive lawn.

"It took me a long time to get here," Brown told the crowd, becoming emotional as she described finding that her credit was not good enough to meet Habitat's requirements. "I worked on my credit, and I knew that I was not ready, so I was just going to wait." Then she got the call from Habitat telling her that, with her credit numbers up, she qualified for a house. "It



did take her a while to get credit to where she qualified," said Greg Kirkpatrick, executive director of Habitat for Humanity North Carolina. "She proved that she could do it. She sacrificed and her children sacrificed."

There was plenty of emotional support on this emotional day for Brown. Pastor Darren R. Whitehurst of First Baptist Church of Kelford gave the invocation, directing the crowd to "Touch the cabinets, the lights, the windows. This is the Lord's doing and it's marvelous in our eyes. And a house divided cannot stand. Don't let anything ever come in that's going to separate from you from the love of God."

Brent Glover of the Williamston office of SECU spoke, offering Brown a gift and a metaphor. "We brought you some knockout roses. Have you ever planted one? They're tough. They weather anything. And if you put them in the right place they thrive."

Brent Glover, SECU representative, congratulates Deondra on her accomplishment.

County: McDowell County

Location of SECU Challenge Home: Old Fort, NC

Partner Family: Michael Martinez & Kelsey Parker
& family

Closing Date: September 2017



Sponsoring Affiliate: Asheville Area Habitat for Humanity
(Andy Barnett, Exec. Dir.)

McDowell County: A New House in Old Fort



*Kelsey
Parker and
Michael
Martinez
proudly
show off
the keys to
their new
home.*

Michael Martinez, Kelsey Parker, and their family are the proud owners of a new Habitat house in Old Fort. Asheville Area Habitat for Humanity built a house for the family as part of the State Employees Credit Union's Mountains to the Sea Challenge. The \$10 million partnership with the State Employees Credit Union Foundation worked with Habitat's affiliates across the state to build or renovate a home in each of North Carolina's 100 counties. Martinez and Parker will now assume a zero-percent-interest mortgage from SECU, at which point SECU will return the funds to Asheville Area Habitat for Humanity so that another home can be built.

As a Kansas City, Missouri native, Martinez knew nothing of McDowell County or the town of Old Fort. All that would change when he met and fell in love with Parker. Although they enjoyed living in Missouri, when the pressures of being new parents mounted, Parker turned to her hometown of Asheville and her family for help.

But they had a difficult time finding an affordable rental in Asheville and settled in Old Fort instead. Martinez got a job at Asheville Area Habitat's ReStore and began thinking about homeownership through Habitat. When they heard about the SECU Challenge to build a Habitat house in each of North Carolina's 100 counties, they felt that this was their chance.

"Michael was thrilled to learn about this serendipitous opportunity to become a Habitat homeowner while still being able to remain in McDowell County," according to Asheville Area Habitat. "Thanks to SECU and Asheville Area Habitat, the family will soon be able to use every inch of their energy efficient, affordable home in the town they have come to call home."



The Parker-Martinez home was built as part of the State Employees Credit Union's Mountains-to-the-Sea Challenge, a \$10 million initiative to build a Habitat for Humanity home in each of North Carolina's 100 counties.

County: Mecklenburg County

Location of SECU Challenge Home: Charlotte, NC

Partner Family: Beaufort Renee Moore & family

Closing Date: July 2018



Sponsoring Affiliate: Habitat for Humanity Charlotte
(Laura Belcher, Exec. Dir.)



Joining Renee at the dedication podium are (left) Tyrone Tyler, SECU Regional SVP, (right) Justin Parmenter, former SECU Advisory Board Chair, and (far right) Jason McComb, SVP at the Park Road Charlotte branch.

Stepping into a New World in Mecklenburg County- Charlotte

Renee has been in her new home for nearly two years. The tidy, one-story blue and grey house is the first she has owned. And for this mother of three children, all “grown and gone,” homeownership feels very good indeed.

The three-bedroom home sits in a neighborhood graced with old-growth trees. The homes are modest and well-kept; a good place with good neighbors. On the porch of Renee's home sit four rocking chairs and two tables, plenty of room when folks come by to chat.

Just to the west is the Billy Graham Parkway, and not far to the east are the gleaming towers of downtown Charlotte. For this native of North Carolina's largest city, those urban spires seem a world away; the house she closed on in July 2018 is more a part of small-town North Carolina - neighbors she knows and who know her as well, who might stop by for a chat or to borrow a cup of flour.

For Renee, it wasn't always like that. Her work as a school custodian kept her busy. And, until she got in touch with Habitat for Humanity about the possibility of a home of her own, she and her children lived in high-rent apartments, impermanence and uncertainty.

The no-interest loan, provided by the State Employees Credit Union as part of its \$10 million *Mountains to the Sea Challenge* to build a Habitat home in each of North Carolina's 100 counties, means that Renee's monthly mortgage payment is less than the rent she was paying on her apartment. In addition, she gets the satisfaction of knowing that each of those payments puts her closer to owning her home outright—money in the bank, not out the window.

Her two adult daughters still live in the area and helped her work on her "sweat equity" hours. Renee, an employee of the Charlotte Mecklenburg School system for many years, loves her work. She has been very active throughout the entire homeownership process and has loved the financial classes that the Charlotte affiliate offers. She is most excited to have a house that she can call her own, knowing that she helped build it.

Her advice for others seeking a Habitat home is to get the process going; the credit check and approval can be time-consuming. For Renee it took about 18 months. She already banked at SECU, so she had contacts with the organization.

Renee remembers the dedication ceremony well. She was handed the keys to her own home—something she might never have dreamed of—cut the ribbon draped across the porch and stepped into her new world.

"It felt great," she said.

County: Mecklenburg County

Location of SECU Challenge Home: Matthews, NC

Partner Family: Jean-Jacques Wenyi & Lucie Mazambi & family

Closing Date: June 2018



Sponsoring Affiliate: Habitat for Humanity of Greater Matthews
(Natisha Rivera-Patrick, Exec. Dir.)



Greater Matthews Habitat for Humanity Celebrates Dedication of Sandy Marano Memorial Build

On Saturday, May 12, Greater Matthews Habitat for Humanity celebrated the completion of the Wenyi family's brand new home.

"Today, we come here to celebrate the hard work and dedication of a deserving family who is realizing the dream of home ownership," said Greater Matthews Habitat for Humanity Executive Director Natisha Rivera-Patrick. "Home dedications are celebrations of talent and work, determination, volunteerism, family, faith and community. They are also a great reminder of living in the present and rejoicing in new beginnings."

The Wenyi family's new beginning started in 2010 when Jean-Jacques and his wife Lucie fled the war-torn Democratic Republic of the Congo in search of freedom and a better future for their family of

seven. The pair exhausted their savings securing official paperwork and transportation to the United States. Geologist Jean-Jacques and nurse Lucie arrived without job prospects and speaking little English. For a time, Jean-Jacques returned to the Congo to work while Lucie remained in the United States with their five children.

“Times were tough,” said Rivera-Patrick, “but when you have a dream and a plan, you work that plan, and look where we are today. If you are looking for a picture of strength, perseverance and determination, look no further than a Habitat homeowner.”

The Wenyi family has been working – literally – to build their home with Greater Matthews Habitat for Humanity for over three years now. Future homeowners like the Wenysis work hand-in-hand with Habitat volunteers on the construction of their own homes and the homes of others. After a rigorous vetting process, families selected to receive a home promise to invest 400 hours of “sweat equity” in the building of theirs and others’ homes in lieu of providing a down payment.

A “sweat equity” down payment is one of the key components that helps make home ownership possible for families like the Wenysis. Another important component for families ineligible for conventional financing is the 0% interest 25-year mortgage provided by the State Employees Credit Union. In 2015 SECU Foundation committed 10 million dollars to expanding affordable housing in North Carolina partnering with Habitat for Humanity. Today, they have helped put renovated, remodeled and new Habitat homes in all 100 North Carolina counties.

“We’re committed to supporting Habitat’s mission and the belief in what can be accomplished when people come together to build a home for someone who is willing to give their time for others before embarking on their own Habitat home,” said SECU Advisory Board Member Katherine Neal.

“Today we celebrate new beginnings,” continued Rivera-Patrick. “We also celebrate a legacy. This build is especially meaningful to us because it serves as the second annual Sandy Marano Memorial Build.” In 2016, Greater Matthews Habitat for Humanity lost its Family Services Coordinator to breast cancer. The Wenyi family began their journey with Sandy, and their home is the second Habitat home built in her memory. In recognition of the strength and resilience Sandy showed both throughout her life and in her battle with breast cancer, the Wenyi home was a Women’s Build, a national initiative through which women across the country partner with their local Habitat chapters to recruit women both to build and to advocate for simple, decent affordable houses in their communities. Sandy herself inspired many in the community, and her family and friends were a crucial part of the volunteer effort that built the Wenyi home.

Another critical community partner that helps to make each Habitat house a home is Promising Pages, who partners with Habitat to provide a shelf of books in every new home. Promising Pages has “upcycled” 180,000 books this year, taking books kids have outgrown and giving them to kids who don’t have books in their home. “It’s really that simple,” said Promising Pages COO Kelly Cates, who spoke of her love of books and encouraged the Wenyi children to read every day. “We believe that all children should have books in their home.”

“Know that you and your family are held in care by a much larger community and that you are guided by something much greater than yourself,” said Rivera-Patrick. “This is indeed the house that love built, and may that love keep shining.”

County: Mitchell County

Location of SECU Challenge Home: Spruce Pine, NC

Partner Family: Cherrie Patrick & family



Closing Date: September 2017

Sponsoring Affiliate: Mitchell-Yancey Habitat for Humanity
(Colin Sugioka, Exec. Dir.)



Cherrie Patrick gets the keys to her new home from Gary Ray, the Habitat board president. The gesture was ceremonial; the Patrick family has already moved in to their new home.

Her Dream Comes True: Mitchell County Woman Moves into Her New Home

On a perfect Sunday afternoon in late August, against the great green expanse of the North Carolina mountains, Cherrie Patrick celebrated a dream that she admits she never thought could come true: The dedication of a pretty, new home for her and her two youngest sons.

"I was born and raised right here in Spruce Pine," Patrick said, sitting on a leather sofa in her furnished living room, with clusters of family photos and a napping cat nearby; she had moved in a few weeks earlier. "I grew up in poverty," she recalled. "I thought this was out of my reach." Her first marriage ended in 1996; she remarried and had Kyle; along with Cory, Cody and Casey, that made four sons. Then, in 2003, her second husband died. "It was very painful," Patrick admitted, recalling the hardships of her life. "But it kind of made me who I am today. I'm stronger." She went back to school in her 40s and earned an associate degree in human services. Today she manages two apartment complexes that provide affordable housing.

"I really didn't think I would qualify for Habitat," she said. "But a friend pushed me to apply." She and her sons, and the sons' friends, worked on the house, providing the 400 hours of "sweat equity" that Habitat for Humanity requires. All of the work and time has paid off. "It looks amazing," Patrick said, taking it all in. With three bedrooms, one-and-a-half baths and an expansive kitchen/dining/living area, the house is designed for comfort.

It's also one of the 100-plus homes – one in each of North Carolina's 100 counties, plus a few – that will be built as part of the Mountains-to-the-Sea Challenge, a project of Habitat North Carolina in conjunction with the State Employees Credit Union Foundation.

At the dedication, Gary Moore, an advisory member of SECU's Spruce Pine branch, spoke, saying that the Challenge "embraces the spirit and passion of SECU members. This is what can be accomplished when people come together to build a home for someone in need." Moore explained the model for funding the SECU Foundation: Every SECU member pays one dollar a month in maintenance fees.

"This is a joyous occasion," said Robin Warden, secretary for fundraising and publicity for the Mitchell-Yancey affiliate. "This stands as a tribute to the power of giving. Thanks to all of you who have played a role. Thanks to SECU for their partnership. About 100 volunteers have worked on this house." "This house fits perfectly with the needs and desires of Cherrie Patrick," said Gary Ray, the Habitat affiliate's board president.

And on this sunny day, a perfect note was sounded as a small group of shape-note singers, in the best tradition of Appalachian culture, broke into an a cappella rendition of a haunting folk hymn:

Mitchell County Shapenote

What wondrous love is this

That caused the Lord of bliss

To bear the dreadful curse for my soul, for my soul,

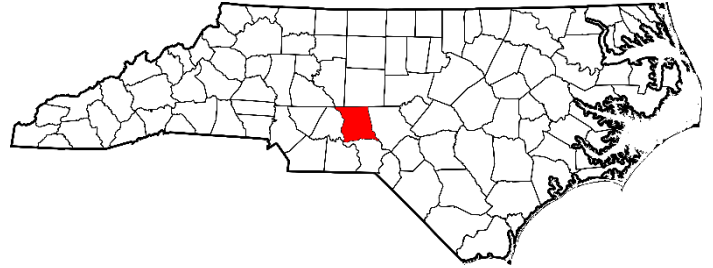
*To bear the dreadful
curse for my soul!*



County: Montgomery County

Location of SECU Challenge Home: Troy, NC

Partner Family: Greg & Mechelle Goins & family



Closing Date: July 2017

Sponsoring Affiliate: Stanly County Habitat for Humanity
(Cemita Gibbs, Exec. Dir.)



Simple Ceremony Provides New Security for Montgomery County Family

The keys that were passed to Mechelle and Greg Goins on Saturday, June 10, were familiar ones that fit a familiar house. But the simple ceremony signaled a new security for the Goins family in a house they have called home for nine years. In 2012, late on a fateful Thanksgiving Day, the Goins family's solid footing in life – a tidy home at 302 West Roswell Street in Troy – was put in jeopardy in just a few seconds. Their daughter Jasmine was driving a tiny Kia home from a feast at her grandmother's home. Greg Goins was in the passenger seat and sons Jailyn and Ryan were in the back.

“We could hear it,” recalls Mechelle, who was still in her mother’s house. “It” was a head-on collision just up the street. The couple’s children escaped the crumpled car with scrapes and bruises, but Greg was pinned under the dashboard with crushed ribs and a crushed femur. “He still has a limp,” Mechelle says, a reminder of the accident and the 18 days spent in a Charlotte hospital, including extensive rehab work. It also left him unable to continue at his job in dietary services at Sandy Ridge Nursing Home in Candor – putting the financial burden of the family entirely on Mechelle.

“We never missed a payment,” Mechelle says with quiet pride. That put the family in good stead with the Troy Neighborhood Redevelopment Corp., which had built the house, and its leader, Greg Zephir. But the financial burden of going from a two-income family to one income meant that home upkeep was often delayed. And that’s when Habitat and the TNRC joined forces. Cemita Gibbs, the Stanly County Habitat affiliate’s executive director, had been looking for a family in Montgomery County for the State Employees Credit Union Foundation’s “Mountains to the Sea Challenge,” an ambitious project to build a Habitat for Humanity home in each of North Carolina’s 100 counties.

The SECU Foundation has put up \$10 million to fund construction of the homes. Once a home is completed, the homeowners assume the mortgage through SECU, which then returns the money to the affiliate so that another home can be built. “The SECU Challenge was a great opportunity for us to make this happen quickly, without going through a whole build process,” Gibbs explained. “And it gave us a chance to make a name for ourselves in Montgomery County.”

The Stanly Habitat affiliate fixed sagging floors, a rotting back porch and steps. They replaced the bathroom floor and took up carpet and fixed doors. The Goins family got a new refrigerator, and a hood over the stove with an exhaust fan – a special request from Mechelle because, “Everything in the house smelled like what I cooked.”

The Goins family put in the “sweat equity” hours required by Habitat at the Stanly affiliate’s Habitat ReStore. Mechelle worked on Saturdays, her day off from her job at a facility providing day programs for men of retirement age. The only problem, she says with a smile, is that when she was done with work she spent too much time shopping at ReStore. “Oh, I had a buggy full,” she quips.

Over nearly a decade at the West Roswell Street home, facing hard times, tragedy and triumph have left the Goins family and those who know them best with a sense of purpose. “302 was destined to be the Goins family’s home,” Zephir told the crowd, marveling at the determination and faith of the couple.

County: Moore County

Location of SECU Challenge Home: West Southern Pines, NC

Partner Family: Kendra Monroe & Tyler Mason
& family

Closing Date: May 2018



Sponsoring Affiliate: Habitat for Humanity of the NC Sandhills
(Amie Fraley, Exec. Dir.)



A Dream Deferred—Then Realized—in Moore County

Kendra Monroe has lived a life of both adventure and struggle. Though born in Pinehurst to a father in the Air Force and a Haitian mother, her parents' divorce led to her and her siblings following their father wherever he was stationed. Kendra lived in Japan for many years, where she learned the language and traveled comfortably on public transportation—an extraordinary childhood for a kid from Moore County.

When her father retired in 1993 after 25 years of Air Force service, Kendra was back in Moore County and graduated with honors from Pinecrest High School. She was offered a scholarship to attend Virginia Commonwealth Medical University, where she dreamed of becoming a cardiologist. But she didn't make it to medical school. In her own words: "My dreams came to a halt due to some unfortunate instances. But the Lord had a better plan for me..."

Kendra ended up marrying her high school boyfriend, and by 1997 they had a daughter and two sons. She continued working to learn and grow, still managing to apply her aptitude for science and medicine. In 1998 she enrolled at Sandhills Community College, where she graduated valedictorian, with honors, a GPA of 3.8, and certifications in phlebotomy and EKG.

She was working at Moore Regional Hospital when a well-kept secret surfaced: Kendra had been the victim of domestic violence for 6 years. She gathered the needed strength to leave “with only the clothes on [her] back and [her] four children.” They lived in a battered women’s shelter for over a year. In 2008 she moved back to Southern Pines to live with a cousin and returned to work at Moore Regional Hospital.

When she applied for a Habitat home in 2015, Kendra wrote “Except for crowded and expensive living conditions, I have accomplished a lot in my life and made it through the worst of the worst. I hope you can find it in your hearts to make my dreams come true, so me and my children can have a place to call our own.”

Kendra, her children, and her new fiancé, Tyler Mason, had their dreams come true on April 24th, 2018, when their new Habitat home was dedicated with the help of many supporters, including Faith Partners of Sandhills Area Habitat and representatives of the State Employees Credit Union.

Kendra eloquently expressed the impact of the new home on her family, saying “It’s been an unbelievable and humbling journey. Habitat is the greatest organization I’ve ever been involved with and we plan on being involved for many years to come. It has changed mine and my family’s lives in so many ways. You have not only built us a safe, warm, beautiful, and efficient home—you have structured our lives with discipline, togetherness, and loving care. We love and appreciate all the volunteers, prayers, support and team work... Tyler and I will always continue to volunteer for Habitat.”



Kendra and friends celebrate at the dedication.

County: Nash County

Location of SECU Challenge Home: Nashville, NC

Partner Family: Mary Elizabeth Parker & family

Closing Date: December 2018



Sponsoring Affiliate: Nash - Rocky Mount Habitat for Humanity
(Darryl Strother, Board Pres.)



Habitat for Humanity Dedicates New Home in Nash County

Mary Parker started the New Year off with keys to her new home.

Parker's home was the first to be built under the merged Nash - Rocky Mount Habitat for Humanity. The Rocky Mount and Nashville organizations merged in 2014. The new organization celebrated Parker's home on Sunday, December 30th, 2018, with a dedication and blessing of the house, located on Brooklyn Blvd. in Nashville, NC.

Darryl Strother, Board President of Nash Rocky Mount Habitat, said it was a special day. He hopes there will be more activity for Habitat in the coming years as the organization recently acquired properties near Tarrytown Mall in Rocky Mount. Strother said plans are to locate the organization's offices and resale store there. Mary's house is part of a special project engaging all the Habitat affiliates in North Carolina. The SECU Foundation pledged \$10 million to build a Habitat house in each of the state's 100 counties. Once a house is built in a county, SECU buys the zero-interest mortgage from the Habitat affiliate so that the money can go back towards building another home.

Eddie McKoy, a board member for Habitat, presented Parker a Bible, which is a Habitat tradition when dedicating a new home. He also read scripture from Proverbs. "This has been a long time coming for the Parkers," McKoy said. "It's been a long time coming for Habitat. Since we had our merger, this is the first home we've built from the ground up. So it's a historic day for us and a day we've looked forward to."

"We believe that the Parker family is gonna thrive and will have riches they will carry on for generations and generations," McKoy added.

Parker said it was a special day for her and her two children, seven-year-old Malia Rivera and ten-year-old Damion Rivera: "This is definite not only a big milestone for Habitat, but it's a huge milestone for me."

Parker said being a single parent was hard and being a homeowner was also tough to do. However, through patience and perseverance and thanks to Habitat, Parker is now able to say she is a homeowner. "It's a process and it's been a long process," she said. "I'm super, super excited."

"This is something I've been wanting a long time and it's finally happening and I hope to make the most of it," Parker added. "I know it's only the beginning. I can't wait for what's in store."

Adapted from a story by Amanda Clark, originally printed in The Nashville Graphic on January 2, 2019

County: New Hanover County



Location of SECU Challenge Home: Wilmington, NC

Partner Family: Alicia Zenon & family

Closing Date: March 2018

Sponsoring Affiliate: Cape Fear Habitat for Humanity
(Steve Spain, Exec. Dir.)



Shortly after the ceremonial groundbreaking, volunteers got busy digging out the ground for the foundation of the house on Colwell Avenue in Wilmington.

A Long Journey Coming to Completion – Wilmington Family Breaks Ground on their New Home

The fog lifted just before 8 a.m. in Wilmington on Jan. 21, in time for Alicia Zenon and daughters Shaniah and Destiny Morris to wield golden shovels, breaking ground in a ceremony at a lot on Colwell Avenue. Behind them, laid out with two-by-fours and taught string, was the footprint of their new home, and a foundation for a new life.

After the prayers, well-wishes and hugs, about 30 volunteers with Cape Fear Habitat for Humanity got to work, breaking some serious ground now under the direction of Eric Clemmer,

construction site supervisor. The crew, wielding sturdier shovels, quickly dug about two feet, following the lines of string. Soon, a foundation will be laid into this trench. Walls will go up and a tiny slice of the American dream will become a three-dimensional reality for Alicia, Shaniah and Destiny.

This marks the second of three homes that Cape Fear Habitat for Humanity is building as part of the State Employees Credit Union Foundation's "Mountains to the Sea" challenge. The first was completed late last year in Beulaville, a joint project with Duplin County Habitat. For the third SECU home, ground will be broken in late February in Pender County.

The Mountains-to-the Sea Challenge is an ambitious program, fueled with \$10 million from the SECU Foundation, to build a Habitat home in each of North Carolina's 100 counties. Once each home is completed, the new homeowner assumes a zero-percent mortgage with SECU, and the mortgage funds are returned to the Habitat affiliate, in the form of a grant, so that another home can be built.

Alicia Zenon can finally see the end of a long journey. Her work at a local auto dealer, keeping track of warranties and other paperwork, means long hours at low pay. The first time she applied to Habitat, she didn't qualify because of credit card debt. After she got her debt under control, she was approved and began accumulating "sweat equity" hours working on other people's homes.

She admits that at times she wondered if it was all worth it. But she and her daughters were beaming on that Saturday morning, and the number of friends and family that turned out to cheer her on lifted her spirits.

One of those cheerleaders was her aunt, Barbara Elliot, who herself built a Habitat home in Charlotte in 1997. She lived there until 2008, when she moved to the N.C. coast. Her advice to young families is simple: "Don't get discouraged, and don't fall for credit card offers. You will drown. Owning a home is work, but if you take care of it you'll have no problems.

"Habitat is a great program," she said. "Especially when you send in that last payment. Habitat makes the payment lower, so it's affordable."

County: Northampton County

Location of SECU Challenge Home: Nashville, NC

Partner Family: Taneshia Mangum & family

Closing Date: December 2016



Sponsoring Affiliate: Halifax-Northampton Habitat for Humanity
(Jim Lander, Pres.)



Patience is a Virtue – Northampton Family Celebrates New Home

It was just a house key, silver, glittering in the October light, as the president of Halifax-Northampton Habitat for Humanity held it up high. But to Taneshia Mangum the moment was so fraught with emotion that she turned away from the small crowd of well-wishers gathered in front of her tidy new home on a gravel road in Gaston.

She needed a minute to compose herself. “This is a dream come true,” she said. “Thank you all.” Then she quoted from the Book of Joshua: “As for me and my house, we will serve the Lord.”

Mangum's home is one of 100 – one in each county of North Carolina – being built as part of the State Employees Credit Union's *Mountains to the Sea Challenge*. The SECU Foundation has put up \$10 million in mortgage funds, and, for Jim Lander, president of the Habitat affiliate, the SECU program is a solid step toward his goal of ramping up new home construction from about one a year to two. Halifax-Northampton Habitat for Humanity was founded in 1989 and has put 25 families into new or completely refurbished homes.

"People think Habitat gives houses away," Lander said. However, once a partner family is chosen, each adult must contribute 200 hours of work time, either at the Halifax-Northampton ReStore or at their home's build site.

The family also takes out a mortgage, just like any other homeowner. But because of the no-interest loan, the typical homeowner for Lander's affiliate has a mortgage payment of about \$500 a month, which includes insurance and taxes.

"We serve people who would not qualify for a mortgage on their own," Lander said. "When people apply to us, they come and interview with the board. We do a home visit. Their homes are typically substandard rentals, and they need to move. Often they reek of mold and mildew. Habitat was formed to address that kind of problem. We are all God's people."

Mangum, a single mother of one son, is a teacher's assistant in the Northampton County schools. She was approved for a Habitat home in 2012. "I called a board member. We talked about my dream of becoming a homeowner, to turn the key to my own door." Her son, Tyshon Boone, was in high school when she was approved for a Habitat home; today he is a freshman at N.C. A&T State University in Greensboro.

She recalls delays with paperwork and permitting, and weather was a factor. "But I can't complain. I kept my frustrations to myself throughout the process," she recalls. "I took it as it came. I took it on faith."

"Patience is a virtue," she said. And the 400 hours of "sweat equity" she and her son put into their new home "were truly a great experience and a blessing."

She readily admits that grasping that key after more than two years of working and waiting was overwhelming. "I tried to hold it in but your emotions get the best of you. I went to the last Habitat house dedication and saw how appreciative they were. I was crying for them."

Mangum got her wish to have her home built to give her a view across the cotton field near her home. It's a rural landscape that reflects this community of about 1,200 in Northampton County, just west of I-95 and just below the Virginia line.

Tyshon will live with his mother when he's not away at college studying construction management. Her mother and sisters also live in the area, so the home's three bedrooms and two baths will come in handy for visits.

County: Onslow County

Location of SECU Challenge Home: Marysville, NC

Partner Family: Joy Mattocks & family



Closing Date: March 2019

Sponsoring Affiliate: Crystal Coast Habitat for Humanity
(Kris Durham, Exec. Dir.)



Onslow SECU Challenge Brings 97th Home to Crystal Coast Habitat

For Joy Mattocks, the road to home ownership was short but intense. On foot, her new Habitat for Humanity house will be a few doors down from the home she and her two children have shared with her mother, Diana Hill, in a rural patch of Onslow County. On the calendar, it has been barely more than a year since Mattocks and her children began the trek toward a home of their own. “I saw the Habitat decal on a truck,” she recalls. “I got the number so I could call these guys and see. I filled out the application and turned everything in. They called me back, told me they had accepted my application. “I was so shocked. I couldn’t believe it.”

On April 14, Good Friday, Mattocks, 40, Dequisha, 21, and Rueben, 12, walked with her mother and a few close friends across a field with a low bramble of wild strawberry plants underfoot to break ground for a three-bedroom, 1,300-square-foot home. Mattocks has already earned “sweat equity” hours with work on another Habitat home. “I helped on a house. Put the siding on. That was fun!”

“God put it in my heart,” Mattocks declares. “When God blesses you, you’ve got to help somebody else out.” For Kris Durham, executive director of Crystal Coast Habitat for Humanity, Joy’s selection for a Habitat project was an easy choice. “The Family Selection Committee highly recommended Joy” after extensive interviews, Durham says. “She’s impressed me quite a bit. She’s put in the sweat equity, and put money in an escrow account. That’s not easy to do when you’re living paycheck-to-paycheck. She’s worked in two different places. She’s determined.”

The Mattocks home is the 97th home for the Crystal Coast Habitat affiliate. It’s also one of 100 being built as part of the “Mountains-to-the-Sea Challenge” to place a Habitat home in each of North Carolina’s 100 counties over three years. The Challenge is funded by a \$10 million grant from the State Employees Credit Union Foundation. After each house is built and the client family assumes a no-interest loan, SECU Foundation essentially assumes the mortgage, returning the funds to the affiliate so that another Habitat home can be built.

“It’s a tourist area and a military area,” she explains. “The military has a housing stipend, and that drives up the cost of rentals.” It also brings a long wait list for those seeking affordable rental housing. “Even though our program takes a couple of years, people are willing to sign up, because in the long run they have a stable home for their families.”

And while the tourism-heavy economy of this coastal area brings jobs, they’re most often not high-paying jobs. But none of that has stopped Mattocks. Those who know her best agree that Joy is an apt name. She works in the deli department of a Lowes Foods store, and Pastor Marcie Friesner of TJ’s Church in Swansboro—founded and run by teenagers; the name references Timothy and Jeremiah, two of the youngest in the Bible who followed Jesus’ ministry—says that the challenge of raising two children on a limited income has not daunted Mattocks’ spirit. Friesner met Mattocks about four years ago when Rueben was a second-grader and needed tutoring in reading and math. “We bonded immediately,” Friesner recalls. “Rueben works hard, and he is an excellent student.” Rueben is a sixth-grader at Hunters Creek Middle School in Jacksonville and plays trombone in the band.

Daughter Dequisha graduates from Carteret Community College on Aug. 9 with a degree that allows her to work as a medical assistant. She’s excited about enrolling in a graduate program in psychology at N.C. Central University in Durham. Optimism and a strong work ethic run deep in the Mattocks family.

“Joy has seen a lot of cloudy days, but she has always looked for the sun, always has a smile on her face,” Friesner says. “It’s really cool to see that. She has come out victorious.”

County: Orange County

Location of SECU Challenge Home: Efland, NC

Partner Family: Gerardo & Ilial Tengono

Closing Date: August 2018



Sponsoring Affiliate: Habitat for Humanity of Orange County
(Susan Levy, Exec. Dir.)



The Served Become Servants in Orange County

Gerardo and Ilial Tengono were living in Colombia, but their two children and three grandkids were residing in the United States. With a strong desire to be closer to their family, they decided to uproot their lives and move to America.

With the help of their son-in-law, they were sponsored and welcomed to North Carolina. Leaving behind a 26 year career of industrial mechanics, Gerardo found it difficult to

find a position in his field while learning the English language. Ilail, a former primary school teacher in Colombia was able to find a position in the maintenance department at Walmart and loves her job and her co-workers.

The Tengono's wanted to find a stable home that they could invest in for years to come, and were disappointed to find out that they didn't qualify for a conventional loan. After a friend told them about the Habitat program, they began volunteering and learning about the homebuyer process. Through a lot of planning and saving, they qualified for the program and began to work toward becoming a Habitat homeowner.

"Habitat opened the door and turned the light on for us," said Gerardo. "We are so happy to participate in this program because it is a real opportunity for us. To be able to volunteer and give our devotion and love to other families while building our own, it's beautiful."

Gerardo now dedicates his weekdays to serving on the Habitat construction site and has become a regular to staff and volunteers. The Building Hope partnership, a group of Chapel Hill faith congregations, who helped fund the home, have worked closely with the couple and look forward to working with them on the Habitat construction site for a while. Even though the home they will live in is complete and just waiting on final closings, the couple plans to continue to volunteer on site.

"This home will finally be ours," said Ilail. "I can hang things on the wall and make it our own. I can't wait for our children and grandchildren to come visit."



County: Pamlico County

Location of SECU Challenge Home: Bayboro, NC

Partner Family: Rhonda Sue Potter & family

Closing Date: August 2019



Sponsoring Affiliate: Habitat for Humanity of Pamlico County
(Tony Santore, Board Chair)



It's a Wonderful Life in Pamlico County

After two marriages that didn't work out, Rhonda Sue Potter was living in a camper on rented property, working at a job that was only paying \$13.00 an hour when her mother heard a presentation made by Habitat at her church. She told her daughter: "If you don't want to be living in that camper for the rest of your life, you better contact these people".

Ms. Potter contacted Habitat, and after our first meeting we explained that her situation was such that she might not be able to afford a Habitat home. But she wanted to try to make this happen, so she decided to work with us. First, she cleaned up her credit and got a second job working in the evenings to improve her financial status. She sold the camper and temporarily moved in with her mother. This eliminated the payments on the camper and the ground rent she was paying to park it.

She continued to work with Habitat, and we helped her rewrite her resume and search for a higher paying position. She was interviewed by an insurance agency who agreed to hire her as long as she passed the state test. While working both jobs she studied for and passed the test.

This process took approximately one year for Ms. Potter to turn things around. Her hard work, persistence and perseverance qualified her for Habitat housing and accomplishing her

dream to have a house just large enough for her grandchildren to visit and stay over. During the construction, Ms. Potter worked diligently on all aspects of the construction process along with her family and church members. She truly worked hard to make her dream come true, and Pamlico Habitat is glad we were able to help her with the process and proud to have Rhonda Sue as a partner family.

County: Pasquotank County

Location of SECU Challenge Home: Elizabeth City, NC

Partner Family: Dennis & Melanie Cowell & family

Closing Date: March 2019



Sponsoring Affiliate: Elizabeth City Habitat for Humanity
(Jane Elfring, President)



Josh Tunnell, a member of the board of directors for the Elizabeth City Habitat for Humanity, presents a Bible and a house key to the Cowell family during a dedication ceremony at the Cowells' new home on Fifth Street.

The Cowells of Pasquotank County are Now Homeowners 'For Real'

It's official: The Cowells now own a piece of the American Dream. "We're homeowners for real, now," said a smiling Melanie Cowell, Saturday morning.

Cowell was speaking after a brief dedication to celebrate the mortgage closing on her family's home at 907 Fifth Street, Elizabeth City.

The house was one of three owned by Elizabeth City Habitat for Humanity on Fifth Street. It was purchased by the State Employees Credit Union as part of the credit union's *Mountains-to-the-Sea* Challenge, a partnership between the SECU and Habitat for Humanity of North Carolina to provide affordable housing in each of North Carolina's 100 counties.

The Cowells originally moved into the house in November 2013 and up until Saturday were basically on a rent-to-own basis with Habitat. The house was built a few years earlier and later foreclosed on before it was purchased by Habitat.

The Cowells are the only family to occupy the house. Its living room is filled with family photos, a large comfortable couch, entertainment system, and all the other makings of a well lived-in home. "We've done put our stamp on it," said Cowell.

Joining Cowell in the celebration were her husband, Dennis, and their two children, Cheniya, 15, and Deontia, 13, plus Credit Union representatives and members of the Elizabeth City Habitat Board of Directors.

Jane Elfring, president of the local Habitat for Humanity, spoke briefly, and Habitat board member Josh Tunnell presented the Cowells a Bible and key to their home.

"It's exciting," said Dennis Cowell, after the dedication. Dennis works with the city's water and sewer department.

The *Mountains-to-the-Sea* Challenge is a partnership between the SECU and North Carolina's Habitat affiliates. The credit union buys the home from Habitat and the new homeowners enter an interest-free mortgage agreement with the credit union. All Habitat homes include zero-interest mortgages, Elfring said.

When the homeowner takes over all they are responsible for are the mortgage payments, property taxes and home insurance costs. An interest-free mortgage could amount to a monthly payment of about \$500 to \$600, much lower than even a rent payment, Elfring said.

By Chris Day This article is adapted from a story that originally appeared in The Daily Advance on Monday, March 4, 2019.

County: Pender County

Location of SECU Challenge Home: Hampstead, NC

Partner Family: Tony & Michelle Thurston & family



Closing Date: May 2018

Sponsoring Affiliate: Cape Fear Habitat for Humanity
(Steve Spain, Exec. Dir.)

Their Deeds Speak Louder than Words: A Pender County Family is Grateful for Their New Home

Tony Thurston is a working man whose deeds speak louder than his words. At the dedication of his family's new home in Hampstead on June 23, he struggled with his emotions before, almost bashfully, thanking the people of Cape Fear Habitat for Humanity and the many volunteers who had worked on the house. So it fell to Jane Roberson, the Habitat affiliate's director of homeowner services, and Steve Spain, the executive director, to make sure the crowd who had gathered inside the house on a sweltering day knew what Tony and his wife Michelle had done: Put in 465 hours of "sweat equity" into this and other Habitat homes, well above the 400 hours that Habitat requires from a client family. "All the way through it you have just kept working toward this goal," Spain told the Thurstons. Tony Thurston is a professional wallboard contractor, and Spain quipped that he is "really disappointed to lose my drywall guy" who had also done wallboard work on other Habitat homes.

"This is my second house dedication today," Spain said. Just two hours earlier, a home in Wilmington, also funded by the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge, had been dedicated. "These are always my best days at work, and now it's my double best day. The house on Frampton Court in Hampstead is in a modern neighborhood of large lots with substantial homes, and the Thurston home fits right in. The house was built with the aid of the SECU Foundation, which has put up \$10 million with the goal of building a Habitat for Humanity home in each of North Carolina's 100 counties over three years. "The SECU Foundation is an incredible partner for Habitat throughout the state," Spain said. "I serve on statewide Habitat board, and we are just thrilled at this partnership." The SECU members' gift – members donate a dollar a month (more if they choose) in service fees to fund the Foundation – is part of an outpouring of generosity from many who give of their time and talent to make the dream of homeownership real for so many.



More than 100 of those givers in this case were college students who came to the Wilmington area for five weeks in February and March to build homes during their spring break. The Collegiate Challenge teams came from Siena College in Albany, N.Y.; the University of Findlay in Ohio; Indiana University; Indiana University School of Medicine; Florida State University, University of Wisconsin, Georgia Tech and Randolph-Macon College in Virginia. Chris Teeter, volunteer coordinator for the Cape Fear Habitat affiliate, said these students gave up partying over spring break to “invest their time and resources into leaving their mark on New Hanover and Pender counties.” Each weekday morning the teams arrived to work on everything from framing walls to laying sod. The students spent a week working alongside Habitat staff, regular volunteers and future Habitat homeowners. Churches and businesses provided lodging and lunches.

Memories of those eager young volunteers live on in the house that will be home for Michelle, Tony and their two young children: Nearly every college student, as well as other volunteers, wrote words of encouragement, poetry or Scripture on the studs of the walls before Tony and his crew put their skills to work and covered the studs with smooth walls. “We can’t see it, but we have taken pictures,” said Sylvia Wilkins, a member of the SECU Foundation advisory board. And, Wilkins said, the good wishes will live on within those walls. But Michelle did keep one board, covered in signatures and quotes, to remind her and her family of the devotion of the Habitat for Humanity volunteers and staff who helped them build a house and make it a home.

County: Perquimans County



Location of SECU Challenge Home: Hertford, NC

Partner Family: Rebecca & Mike Lyens & family

Closing Date: September 2017

Sponsoring Affiliate: Chowan-Perquimans Habitat for Humanity
(Sally Holloway, Pres.)

Rick Caparolle of American Legion Post 126 presents a flag to Mike Lyens, a Navy veteran, at the dedication of the new home of Mike and his wife, Rebecca, at Mike's right. At far left is Bill Smith of Chowan-Perquimans Habitat for Humanity.



Turning from Despair to Hope, Perquimans County Couple Move into Their New Home

Standing in the kitchen of her new home in Hertford, Rebecca Lyens recalled the day in 2013 that life took a turn toward despair for her and her husband, Mike.. She noticed that he was driving unsteadily. Having trouble seeing, he told her; something was in his left eye, perhaps. She took over the wheel that day, but Mike's problem got worse. What was in his left eye was a viral infection. In two weeks it had spread to his right eye, and he was blind. The

infection “ate up the retina in one eye. He can see just a little bit out of this eye,” she explained with a sly smile, pointing to the right side of Mike’s face, “if I give it a little poke.”

That’s the kind of gritty, affectionate humor that has sustained them as Mike, a Navy veteran who was forced to relinquish his good-paying job in construction and their quality of life declined. “I think I took it worse than he did,” Rebecca remembers. “We were lucky that we weren’t homeless. We moved into a trailer, but we didn’t think we’d get stuck there for five years,” Rebecca says. “Then he met Guy Simmons with the Lions Club, whom he had met through the Veterans Association, and Guy got us started on this” – the process of approval for a Habitat for Humanity home.

Aug. 16 was a sweat-stained, down-east day. At the house on Dobbs Street in this historic town of about 2,200 people on the Perquimans River, volunteers and well-wishers gathered for the dedication ceremony. The house is one of 104 that are planned as part of the State Employees Credit Union Foundation’s *Mountains-to-the-Sea* Challenge to build a Habitat home in each of North Carolina’s 100 counties over three years. The Foundation has put up \$10 million for construction of the homes. Once the home is complete, including the 400 hours of “sweat equity” required from the client family, homeowners assume the zero-interest loan and the SECU Foundation returns the money to the Habitat affiliate so that another home can be built.

Mike and Rebecca’s home was designed with an open floor plan, extra-wide doors and a bathroom equipped to be accessible in a wheelchair. Both use a cane for walking; their home has been designed to be livable should either eventually be in a wheelchair. A bit of paperwork remains to be done, and then the house is theirs.

After listening to a list of the businesses, service organizations and religious communities that had lent their hands and expertise in getting the house built, Mike and Rebecca stepped forward to speak. “I want to thank everyone for coming out, and I thank Habitat for picking us. I don’t think it could have been built any better.” Rebecca choked up as she said, simply, “I’m so grateful for everyone who was involved. Thank you so much.” That appreciation and commitment to this home is perhaps best exemplified by a singular symbol of home-ownership. “I started mowing the yard here over a year ago.”

County: Person County

Location of SECU Challenge Home: Roxboro, NC

Partner Family: Jerry and Melissa Nachtigall & family

Closing Date: February 2018



Sponsoring Affiliate: Person County Habitat for Humanity
(Daniel Collins, Exec. Dir.)



**Family Called on to Make
a House a Home in
Person County**

The driveway of a newly-completed Habitat house was filled with people on a Saturday in February 2018, as the Person County Habitat for Humanity held a dedication for the Nachtigall family – the

recipients of the organization's latest project.

Jerry and Melissa Nachtigall, along with their three children – Destiny, Justice and Summer – moved into the one-story home Feb. 24 after helping with the house's construction, which began in late July 2017. "The house we were living in was being sold, so we had to move," Melissa said. "I was having trouble calling other renters for wheelchair ramps and stuff for Destiny; and everybody was like, 'I'll call you back' or 'No, I don't want modifications done to the house.'"

Destiny, a lively 18-year-old with short, light-brown hair and an easy smile, has cerebral palsy and gets around in a motorized wheelchair. Unable to find a suitable house, Melissa turned to the family's service coordinator, Dana Faulkner. "She told me that she had just been at a meeting, and somebody was there from Person County Habitat for Humanity," Melissa said. "She said, 'Let me get in touch with them.' So she set up an interview for us; and we went and met with them. A few months later, they told us that we were chosen."

That was June 2015. For the next two years, the family lived with Melissa's father and brother while they picked out floor plans and designed the specialized house. Three hundred hours of "sweat equity" – work that recipients must do to receive a Habitat house, such as helping build another house or working at the organization's yard sales – and several Habitat classes later, Jerry says, they had finally finished construction.

After an opening prayer and a welcome from PCHFH President David Forsythe and PCHFH Director Daniel Collins, respectively, Roxboro Mayor Marilyn Newell shared a few words and then turned the microphone over to representatives from three organizations that provided support. Former PCHFH board member Graydon Spivey then presented the *Nachtigalls* with a family Bible, and Collins led the attendees in a house blessing.

Pamela Hobbs from the State Employees Credit Union Foundation, which invested \$10 million into Habitat [NC], spoke about the foundation's partnership with PCHFH. "The SECU Habitat Challenge Initiative is a partnership to expand affordable housing by building a new home, or renovating a Habitat home, within [each of] the 100 counties in North Carolina," she said. "Members who founded the SECU Foundation are committed to supporting Habitat's mission and the belief of what we can accomplish when people come together to build a home for someone in need."

Briggette Slivinski, the local branch manager at Wells Fargo Bank, spoke on the relationships that were formed during the build. The branch provided a \$15,000 grant to the project, as well as more than 60 hours in volunteer time from its local staff members. "My team members built partnerships and friendships with the family and the people while they were building on this house," she said. "Our motto being 'Together, we'll go far,' – I think that rings true for the Habitat process, as well. We're so grateful to be part of a community that cares about one another and part of a company that can support our community in its involvement."

The Rev. DuPre Sanders from Roxboro Baptist Church then offered a meditation on loving others with actions. "Love is not an adjective – it's a verb," he said. "It's about action. And I think this house is love in action."

He likened the house to a sermon that teaches the community what love really is, quoting a Bible passage from 1 John that says, "Dear children, let us not love with words and speech, but with actions and in truth." He then read the poem "A House Becomes a Home," written by Kathryn Decker, and reflected on its meaning.

"The truth is, as much work that has already happened, the greatest work is still ahead," he said. "Because there is that work of building the house; but then, the house must become a home. So we dedicate this house, and our prayers go with you as you do the good work now of making this house a home."

By Anna Fletcher, originally published in the Roxboro Courier-Times

County: Pitt County

Location of SECU Challenge Home: Greenville, NC

Partner Family: Sharnisha Little & family

Closing Date: September 2017



Sponsoring Affiliate: Habitat for Humanity of Pitt County
(Scott Johnson, Exec. Dir.)



Sharnisha Little, right, and her four daughters at their new Habitat for Humanity home. The house is part of the State Employees Credit Union Foundation's \$10 million Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties.

A Sunny-Yellow Home in Pitt County

A mother and her four daughters have a brand-new, sunny-yellow Habitat for Humanity house.

The four-bedroom, two-bath home in north Greenville is the 77th Habitat House built in Pitt County since 1991 and is part of the State Employee's Credit Union Foundation's \$10 million *Mountains-to-the-Sea Challenge* to build a Habitat home in each of North Carolina's 100 counties. The house was dedicated in September 2017.

Sharnisha Little, who works at a salon, applied to Habitat for Humanity of Pitt County for a home in August 2015, and after two years and 400 hours of “sweat equity” became the proud owner of a home in the Oak Grove neighborhood off Fleming School Road.

A crowd, including Mayor Kandie Smith, gathered for the dedication and celebrated with Little and her four children as Little received the keys to the home on Carmon Circle. Smith told those gathered that Little set an example for her four daughters and others about what could be accomplished with determination.

People who qualify for a Habitat house go through an application process and work on multiple Habitat houses for 400 hours to help earn their own house. “Any family that is willing to do that is a better bet for the long term,” said Scott Johnson, executive director of Pitt county Habitat for Humanity. That means someone who is willing to work hard to get a home will likely work just as hard to pay for the home.

The houses aren’t free despite the sweat equity, volunteer labor, and donations from churches, local businesses, and individuals, Johnson said. They’re sold to the family at the appraised value, and Little will still pay a mortgage for it. The Carmon Circle home cost about \$100,000, which includes the price of the lot, Johnson said.

The zero-percent-interest loan came through the State Employees Credit Union, Johnson said. The home was built by volunteers and students from Pitt Community College’s construction management class. Pitt County Habitat for Humanity builds one to three houses per year, Johnson said.

By Beth Velliquette
Greenville Daily Reflector

County: Polk County

Location of SECU Challenge Home: Tryon, NC

Partner Family: Katrina Alexander & Jamal
Howard & family

Closing Date: December 2018



Sponsoring Affiliate: Henderson County Habitat for Humanity
(Ron Laughter, Exec. Dir.)



Katrina Alexander, at work on the construction site for her future home. The house is part of the State Employees Credit Union Foundation's \$10 million Mountains-to-the-Sea Challenge to build a Habitat home in each of North Carolina's 100 counties.

**A Family's Dream Come
True in Polk County**

Jamal Howard, Katrina Alexander, and their four children are now the proud owners of a newly built Habitat

home. This grateful family worked to help build their home alongside many devoted volunteers in Tryon, North Carolina.

“If we hadn’t found Habitat, we would have no hope of ever owning our own home,” Katrina said. After failing to qualify for a traditional loan and an unsuccessful attempt to purchase a mobile home, this family thought they were likely to stay in the untenable situation they were in.

The family of six was squeezed into a three-bedroom rental with drafty windows, moldy sills and no safe place for the children to play outside. At times, they had to share it with bedbugs: “We had to throw away all of the furniture in our master bedroom that backed up to the neighbor who had the bedbugs,” said Jamal. “We were sleeping on the living room floor. All of these things have put a lot of stress on our family.”

“Now that we’ve been approved, we can’t wait to be homeowners” says Katrina. “We’ve been wishing for this for years! Our rent has been \$613 a month which is more than our mortgage will be on our new Habitat home.” While working full-time jobs and saving money each month, Jamal and Katrina are also contributing their own sweat equity into building the house.

“Our kids are so excited! Our little girl would like to plant flowers and maybe even a garden to grow vegetables. Our sons are looking forward to the privacy a home provides and possibly getting a dog! The security of knowing that it is ours is really comforting for our family and the kids can be happy knowing that we won’t have to move again. We appreciate everyone that has helped us to achieve our dreams. Thank you!”

By Jean Krause, of Henderson County Habitat for Humanity

County: Randolph County

Location of SECU Challenge Home: Asheboro, NC

Partner Family: Chris & Jennifer Miranda & family

Closing Date: October 2017



Sponsoring Affiliate: Habitat for Humanity of Randolph County
(Wanda Pegg, Exec. Dir.)



A Growing Family in Randolph County

Chris Miranda is a man of few words, but when he does speak, he tells it like it is. When asked about where he and his wife and three daughters lived before they received their Randolph County Habitat house as part of the SECU/Habitat Challenge, he didn't mince words: "Well, we rented a trailer... if I'm honest, it was a crap hole." The trailer was in disrepair and a terrible place for his daughters, now 16, 6, and 4, to try to grow and thrive. Not to mention being cramped with five people living in it.

Chris works in house remodeling and his wife is a caretaker for the elderly at a local assisted living facility. They work hard and now that they own their own home, feel like that hard work has paid off. When asked what the home means to them, he was characteristically brief. “Well... it means a whole lot. There’s just nothing like it. We have a nice house with a lot of land.” Their favorite spot? The covered porch that they can sit out on and watch the girls play in the yard.

That house will be getting a little fuller soon—the family is expecting another baby later this year. But one of the things that doesn’t have to weigh heavily on their minds as they plan for the expansion of their family is safety and security in the place where they live. For Chris and his wife, that’s a blessing that they recognize came from everyone who contributed to building the home and getting them in it. “We just want to say ‘thank you’ to everybody who made this happen.”



County: Richmond County

Location of SECU Challenge Home: Dobbins Heights, NC

Partner Family: Laperria Andrews & family

Closing Date: September 2016



Sponsoring Affiliate: Habitat for Humanity of the NC Sandhills
(Amie Fraley, Exec. Dir.)



Laperria and her 2 children share the dedication stage with her dad, a pastor at a local church.

A Habitat Home Gives Hope to a Struggling Town in Richmond County

For all its problems, the town of Dobbins Heights pulled Edward Tender home. Fewer than 900 souls live in the community, which was incorporated in 1984 and bumps up against Hamlet in

Richmond County. Tender was born there in 1962, and when he graduated from Hamlet High School he joined the Army, served in Vietnam and spent three years in Europe.

On a recent Saturday he directed a handful of volunteers who were putting interior touches on a Habitat for Humanity home that will draw a new, young family to Dobbins Heights—a haven from the family’s stormy past, built on a sturdy concrete block foundation and facing out, confidently, on a corner lot.

“It’s not a handout but a step up,” Tender says. “This is a great way to revitalize Dobbins Heights. We have people willing to move to Dobbins Heights and pay a note back with a no-interest loan if we can get the funding. “New houses will prompt the revitalizing of old houses.”

Revitalization was the first thing that Habitat for Humanity of the NC Sandhills did for Dobbins Heights. “This is a very close community,” says Amie Fraley, Sandhills Habitat executive director. When she made a presentation for Habitat at a town council meeting, “We were just embraced by the community.”

Knowing that the house would not be built immediately, Fraley asked about repair work on existing homes. There was plenty to do; one house they worked on was occupied by a 95-year-old World War II veteran and his wife. Rehabs and new construction could transform Dobbins Heights. Within a quick walk of the Habitat home are decaying houses, trailers and a burned-out home that appears to have been sitting that way for years. Tender cites the economic statistics of his hometown: "Seventy-five percent of our people are on disability or Supplemental Security Income; 30 percent of our young people are unemployed. It's not only a Dobbins Heights problem; it's a county problem."

Dr. Carlotta Griffin-Knotts, director of student retention and interventions at Richmond Community College in Hamlet, says that core group that meets at the town's Community Center shares her belief that the town, and so many others like it, needs job training for its people. "We do have educational opportunities here," she says. But too many people are unaware of what's available and remain "mired in poverty and a lack of hope."

Tender sees great hope in Habitat's interest in the town. There's plenty of land available, and some owners might donate it or sell it at a low price. And that's the catalyst for his vision for his hometown. "If Habitat moves in working people, it will help Dobbins Heights with its tax base. And seeing a Habitat house go up, it might make others step up" and repair their own homes.

And the Andrews family was just the right family for this first house. Laperria now works at the local SECU branch, and after she was a homeowner for a couple of years, she decided to run for town mayor. While not successful this first time, she's a GREAT asset to her community.

"It's a blessing," says Angeline David, a Dobbins Heights City Council member whose area of expertise is parks and recreation. "It seems like it's an easy process; you've just got to want it and do it how they do it. I see a need for a lot more; we have houses that have been abandoned, and if they were moved out of the way and new house was built it would really make the town look better. I know it's a process, but there's nothing wrong with me praying and hoping."



When Habitat first proposed the house, "We didn't have a group" to support the build, David says. But, thanks to Tender and others, "We got a group." "People here in town do want to get involved; you have to stay up with this stuff, gotta follow up on the process."

For Mayor Antonio Blue, it's one step at a time. "This brings another family, and it shows that Dobbins Heights is a place you will want to move to, build in and revitalize. As mayor, it made me feel real good to see this go from infancy to where it is now. This family will have a safe environment and a nice home to live in.

County: Robeson County

Location of SECU Challenge Home: Maxton, NC

Partner Family: Dominique Davis & family

Closing Date: August 2017



Sponsoring Affiliate: Habitat for Humanity of Scotland County
(Chris Carpenter, Exec. Dir.)

*Dominique and her 3 children at
their new home's dedication*

Habitat Constructs Home for Mother of Three in Robeson County

With prayers, tears and well wishes, Robeson County's first Habitat for Humanity house was dedicated Thursday at 300 S. Patterson St. in Maxton, the new home of a single mother of three small children.

It is the 48th home built by the Scotland County Habitat chapter, which is celebrating 25 years of building affordable homes.

Robeson County's first Habitat project was funded by the North Carolina State Employee Credit Union Foundation, which pledged \$10 million to build homes in all 100 North Carolina counties. Other partners in the building were Pembroke Hardware, Campbell's Soup, Walgreens and local governments.

"Because Robeson does not have a Habitat chapter, we volunteered," said Chris Carpenter, director of Habitat for Humanity of Scotland County. "Habitat chapters are stepping up across the state to accomplish the foundation's goal.

"We hope that people in Robeson County get excited about this project and start their own affiliate." Davis and her three children, Diamond, 11, Zayeden, 7, and Londyn, 2, pressed their hands in wet cement outside the front door. Then, after a brief ceremony, the family received a Bible and the keys to the home.



Dominique Davis will pay off the 1,300-square-foot home over 25 years, interest-free. She is shown with her three children making a keepsake hand-print casting. [/caption]

The tearful new homeowner thanked everyone who had a hand in the project. She said the application process began last July, and she was approved in March. "I can't thank God enough and my three amazing children," Davis said between wiping away tears. "You guys are the air that I breathe and the reason I will always strive for the best and never give up."

Carpenter said home dedication ceremonies are always joyful and meaningful for everyone involved. "To see a family take ownership of their home, which will be their home forever, is magical," Carpenter said. "It's why we do this."

The Scotland Habitat chapter forged partnerships in Robeson County to accomplish its mission. The chapter bought building supplies at Pembroke Hardware and hired Maxton building contractor R.L. Locklear. County Commissioner Burlester Campbell and the town of Maxton worked with the project on permits and compliance issues.

The new homeowner also pitched in. A part of the partnership agreement between Habitat and its homeowners is a commitment to put "sweat equity" into their new home and volunteer at the Habitat's ReStore, which supports Habitat projects through the resale of reclaimed construction materials and home furnishings. The new homeowners also take personal finance classes to better manage their money.

Davis was among a large number of applicants for the Maxton home, but she stood out as a candidate, Carpenter said. Davis is employed by the Scottish Pines Rehabilitation Center in Laurinburg, and she lived a few blocks from the new home. The mission of Habitat for Humanity is to eliminate substandard housing and homelessness. Habitat was founded in 1968 at a religious community in rural Georgia, and its first home was constructed in 1969.

"We make no profit and charge no interest," Carpenter said. "The Bible that we give to new homeowners is symbolic of our Christian roots."

Habitat for Humanity of Scotland County was founded in 1992. Through partnerships with local governments, land was donated and construction took off. Planning is underway for the 49th house to be built in Scotland County to celebrate the 25th anniversary. "I'd be happy to talk to groups in Robeson County on starting a Habitat here," Carpenter said.

By Scott Bigelow

The Laurinburg Exchange

County: Rockingham County

Location of SECU Challenge Home: Reidsville, NC

Partner Family: Hannah Nance & family

Closing Date: December 2017



Sponsoring Affiliate: Greater Reidsville Habitat for Humanity
(Denise Tuggle, Ex. Dir.)



Mother and
Daughter Get
Habitat Home
in Rockingham
County

Her whole life, 3-year-old Azaleigh Nance had shared a bedroom with her mom at her grandparents' house. But three

years ago, Azaleigh and her mom, Hannah, got the keys to their new Habitat for Humanity home during a dedication service April 9, 2017.

Theirs was the 27th home built by the Greater Reidsville Habitat for Humanity since its inception in 1989, said Board President Jack Satterfield, in his welcoming remarks.

Azaleigh had been eagerly anticipating the move, in recent weeks asking Hannah when they'd get in the car. "Are we going to our home?" Big emphasis on "our". Azaleigh could hardly contain her excitement about her new home, especially her pink room, which she hopes her mother will decorate with flowers and butterflies.

"She loves her home," said Hannah, a 2009 graduate of Rockingham County High School. They plan to move a "little at a time so we can make it an easier transition for Azaleigh and won't upset her schedule."

Hannah said Azaleigh "loves her audience" and may have to make some adjustments at not having Nanny and Paw-Paw (grandparents, Byron and Sheila Nance) around day and night.

This is also the first time Hannah, 25, has lived anywhere other than her parents' home.

Sheila encouraged her daughter to set a goal of buying, rather than renting, a home. She also encouraged Hannah, who earned an associate's degree in art in 2013 from Rockingham Community College, to apply with Habitat. Hannah did in March 2015, "never thinking it would never come possible."

But, Sheila told her daughter to be patient, because "good things come to those who wait." Two years after she applied, Hannah is a homeowner. "I am extremely excited and blessed," she said. "Mom is my backbone. She has always been through everything with me. My parents gave me a good life within the best of their abilities, and now I want to do the same for Azaleigh."

The dedication included family members of the late Dr. Victor and Frances Cresenzo, who donated the land for the Nance home and the one next door that was completed last year. Frances Cresenzo served on the board in its early years.

Board member Rochelle Tucker presented a special Bible to Hannah, and Habitat executive director Denise Tuggle gave her a Proctor & Gamble gift box and a wreath she had made. The Rev. Lee Eggers, pastor of Hickory Grove and Ruffin United Methodist churches, offered the invocation and closing prayer. Eggers lives in the neighborhood and was actively involved in the construction of the Nance home.

Also on hand were Thomas Thompson, vice president and Reidsville city executive of State Employees Credit Unit, who explained SECU is partnering with Habitat for Humanity in North Carolina and has committed to help finance one Habitat House per county, starting with the poorest counties. SECU selected Nance's new home to fund in Rockingham County.

"This is the first time another organization has partnered with our Habitat to finance a home," Satterfield said. "The Reidsville Habitat chapter finances our homes interest-free. SECU will assume Hannah's mortgage interest-free so our chapter can invest in building another home immediately."

The volunteer-based project "had a few bumps in the road, to say the least," Hannah said. That included a "monsoon weather system" for several months in 2015 that prevented work starting on the footings and groundings for the house. Then, this past fall, several volunteers faced health problems and couldn't work for a couple of months.

"Not many single working mothers my age can afford to buy their own home," Hannah said. "I have a daughter, and I am excited to have this opportunity to start this adventure of raising my daughter in our own home."

County: Rowan County



Location of SECU Challenge Home: Salisbury, NC

Partner Family: Victoria Rajkumar & family

Closing Date: March 2018

Sponsoring Affiliate: Habitat for Humanity of Rowan County
(Emerson Coleman, Exec. Dir.)



People Helping People in Rowan County

On February 28th, 2018, Rowan County Habitat for Humanity held the home dedication for their contribution to the SECU/Habitat Challenge. The house, built for Victoria Rajkumar and her daughters, Ja-zira and Alyssa. Janet Ruffin, Advisory Board Chair of the local SECU branch, was present to offer well-wishes from the SECU branch, the SECU Foundation, and SECU members across the state. "I'd like to acknowledge the generosity of State Employees' Credit

Union members who make projects like this possible through the deferment of their \$1.00 monthly checking account maintenance fee,” she said. “Our partnership with Habitat of Humanity of North Carolina and partnering non-profits truly reflect the basic principles and cooperative spirit on which the SECU Foundation and Habitat were established – ‘People Helping People.’”



County: Rutherford County



Location of SECU Challenge Home: Spindale, NC

Partner Family: Millie Rodriguez Birriel & family

Closing Date: December 2017

Sponsoring Affiliate: Rutherford County Habitat for Humanity
(Kim Freeman, Exec. Dir.)



A special "guest" came to the December dedication of the Birriel home!!

The Women Roofers of Rutherford County

To the Women Roofers of Rutherford County, their craft is just like an old-timey quilting bee, only with a lot more sweat and a bit more grit, on a work surface with a 26-degree pitch and an unforgiving edge.

The bonding and pride they feel hit a milestone the second weekend of July as they installed their hundredth roof on a Habitat for Humanity home in the Spindale community. That home is itself part of the ambitious 100-home SECU Mountains-to-the-Sea Challenge, in which Habitat for Humanity NC partners with Habitat affiliates throughout North Carolina, using a \$10 million State Employees Credit Union Foundation grant to build a home in each of the state's 100 counties.

Women Roofers was formed in 2002, says Nell Perry Bovender, out of sheer necessity when the only volunteers who showed up to repair a leaky roof were three women who looked at the job and simply decided to get to work. Bovender is coordinator of the Rutherford Housing Partnership, which matches volunteers to repairs needed by low-income homeowners. The group works closely with Habitat for Humanity.

"Roofing is the shared hands-on skill; our voices provide the intimacy, the laughter, the strength that has become the Women Roofers," Bovender has written.

"It started slowly, because none of us knew what we were doing," Bovender said in a recent interview. "It took several weekends to make progress. As we gradually got better we saw this as a way to get more women and young people to do hands-on work. We may be the

only roofing group they have. We've become the group to do the roofs in Rutherford County. After Hurricane Katrina we took our spring break three years in a row to Gulfport and Pearlinton, Mississippi.

"They knew we could do the roofing jobs. Then we were sought out by Habitat" in Goldsboro, Pinehurst and other towns. It was a novel idea to have that many women, all middle-aged and older." She hopes that publicity around the group's 100th roof, combined with the expansiveness of the *Mountains-to-the-Sea* Challenge, will encourage younger people to get involved.

Rutherford is a large, rural county of 66,956 as of 2013. Its unemployment rate has been among the highest in the state over the last few years due to textile plant closings. "People struggle with day-to-day expenses; home repairs are put on hold until it's unsafe," Bovender explains.

"It's very hard, strenuous work," says Laura Smith Hodge, "But it's very fun, and the end result is a really satisfying feeling. It has been an outlet for me over the years, fun and fellowship with a group of women I have come to love and admire," Hodge explains. "I have a very supportive family that allows me to do this. My daughter, who is 12, has been on a couple of roofs with me. I have been given a gift to share God's word. My mission is to use my hands instead of my mouth."

This is the 34th roof that Women Roofers have done for Habitat. "We are excited to be working with SECU on the home of Millie Rodriguez Birriel," says Kim Freeman, executive director of Rutherford County Habitat for Humanity. "The two-bedroom house will become the new home of Millie and her son Jaden. Our local SECU branch has provided us with volunteers who are helping with the construction of the house while The Women Roofers are roofing it."

Freeman is especially pleased with the creative way SECU is providing the funding for this home, the 15th that Habitat of Rutherford County has built in this community. At the closing on this house, Rutherford Habitat will receive the full amount of the mortgage, which will allow them to immediately begin building another home for another family in need. "We are very appreciative of the support from the SECU ... as it allow us to go forward with our mission to bring people together to build safe, affordable homes, communities and hope."



County: Sampson County

Location of SECU Challenge Home: Clinton, NC

Partner Family: Jeremy & Mandy Davis & family



Closing Date: March 2019

Sponsoring Affiliate: Fayetteville Area Habitat for Humanity
(Tammy Laurence, Exec. Dir.)



Excited in Sampson County

The Davis family got the keys to their new home on Friday, March 15, after a three-year wait and 300 hours of work – what Habitat for Humanity calls “sweat equity.” After the well-wishes from Fayetteville Area Habitat for Humanity and the Clinton branch of the State Employees Credit Union, two words rang out above all of the others.

“I’m excited!” shouted Treshon Davis, 8, with both fists thrust skyward.

The family had traveled a long path to get to this day. But now, Treshon and his three brothers; his mother Mandy, a full-time mother; and father Jeremy, who works at a Clinton tire dealer, planned to begin moving in that afternoon.

The house is part of the *Mountains-to-the-Sea* Challenge, a \$10 million initiative of the State Employees Credit Union Foundation to build a Habitat for Humanity home in each of North Carolina's 100 counties. Once the family assumes a zero-percent-interest mortgage from SECU, the funds are returned to the Habitat affiliate so that another house can be built. The Fayetteville-area affiliate plans to put five homes on the Williams Street site near the Davis home.

For the Davis family, the home means stability for their sons and the financial security that comes with home-ownership; the monthly mortgage payment is \$250 less than the rent on the house they had been living in "right around the corner."

And all of her children are excited, Mandy says. "That's all they talked about. When will it be ready?"

After the dedication ceremony, Treshon and his grandfather, Franklin Gaines, enjoyed some cake and a moment together. "They were in it for a minute," Gaines says with understatement. "But good things come to those who wait."



County: Scotland County

Location of SECU Challenge Home: Laurinburg, NC

Partner Family: Lugretta Pate & family

Closing Date: January 2016



Sponsoring Affiliate: Habitat for Humanity of Scotland County
(Chris Carpenter, Exec. Dir.)



The First to Take Up the Challenge in Scotland County

When the SECU/Habitat Challenge was announced in 2015, one of the big questions was which affiliate would be the first to complete a home as part of the mammoth undertaking. Lots of unknowns and unknowables abounded about the project, and gaining buy-in from all of North Carolina's diverse and disparate affiliates would prove to be an ongoing challenge. But

the first affiliate to step up and make it happen was the small but mighty organization in Scotland County!

The home that they built for the SECU Challenge went to 34 year-old Lugretta Pate, providing a home for the single mom raising two girls, LaDayia (9, at the time of their application) and Jamailya (8). When she applied to be a Habitat Homeowner, Lugretta had been working at the Pinehurst Resort for almost two years, surrounded by affluence and luxury while she dreamed only of the most basic of blessings for herself and her girls, not even daring to hope for much luxury: a safe, affordable home to call their own.

Thanks to the work of Scotland County Habitat for Humanity and the generosity of the SECU Foundation, Lugretta and the girls now have a place to call home. And with that house, the Challenge was off and running, going on to provide homes for 101 other North Carolina families. The blessings abound.

County: Stanly County

Location of SECU Challenge Home: Stanfield, NC

Partner Family: Jacob & Cassie Brown & family



Closing Date: October 2018

Sponsoring Affiliate: Stanly County Habitat for Humanity
(Cemita Gibbs, Exec. Dir.)



Jacob, Aydyn, Cassie and Kaleb Brown on the porch of their new home in Stanfield.

Some Much-Needed Stability in Stanly County

Cassie Brown remembers the date that life changed for her family. “Jacob got sick two years ago, Nov. 15, 2016.”

Her husband called her from work. He needed to see an eye doctor; his vision had suddenly become blurred. “We thought it was something you could get a pill for,” Cassie said, standing in her family’s new home in Stanfield, a town of about 1,500, 30 miles east of Charlotte, on Oct. 23 following a Stanly County Habitat for Humanity dedication.

“We are now sitting at two years and the Mayo Clinic has told us that they have no idea what is wrong with him. We went to Rochester, Minnesota, three times. We’ve been to the location in Jacksonville (Florida) seven times. There are still no answers.”

Today Jacob walks with a cane; his mind is sharp but speaking is difficult. He’s on disability from his job with Corning, in the manufacture of fiber-optic cable. Cassie has left her job as a health-care giver for Monarch to take care of her husband and their children, Aydyn, 10, and her brother Kaleb, 8.

If their future seems uncertain in some ways, this day marked a turning point for the Browns. There’s a firm foundation under their feet, a roof over their heads and caring neighbors just a holler away. Cassie’s optimism and gratitude spill forth. “It’s been a true blessing that Habitat for Humanity has given us the opportunity to get this house,” she said. Earlier, during the dedication ceremony, she had wept.

For Bryan Price, who heads up public relations and fund development for the Stanly County Habitat affiliate, the Browns were such a perfect fit that the application process was completed in record speed. “We had been trying to find someone for a western-end build for about two years,” Price said. “We really wanted to build on this lot but we have to have a family before we can build. Nothing seemed to work out. Last year I got a phone call from Jacob. They were in my office that afternoon. Tuesday morning they were back with all the paperwork. Cassie came into my office and dropped a notebook on my desk. She had all the paperwork, with everyone’s birth certificates in plastic sleeves.”

There was a home visit the next day, and they were approved for a home on Thursday morning. “Three weeks later they had completed 100 hours of sweat equity,” Price said. “It’s a blessing to work with people who are dedicated and motivated.”

The Browns’ home is part of the *Mountains-to-the-Sea* initiative to build a Habitat home in each of North Carolina’s 100 counties. The ambitious goal is funded by a \$10 million grant from the State Employees Credit Union Foundation. Once Jacob and Cassie assume a zero-percent-interest mortgage from SECU, the money will be returned to the Stanly affiliate so that another home can be built.



For now, the tidy three-bedroom, two-bath home, equipped with a wheelchair ramp for whatever the future may bring to this family, is a beacon of hope. And the young family’s optimism is infectious. On Stanly Habitat’s Facebook page, under a photo of the new home, Barbara Brown, Jacob’s mother, wrote: “I can see the lovely children running around the yard and Cassie calling them for supper.”

County: Stokes County



Location of SECU Challenge Home: King, NC

Partner Family: Gray & Jessica Brewster & family

Closing Date: October 2018

Sponsoring Affiliate: Habitat for Humanity of Stokes County
(Diane Puckett, Exec. Dir.)



Diane Puckett, Executive Director, welcomes everyone to the home dedication. Behind Diane, holding 2 of their 3 small children, are new homeowners Gray and Jessica Brewster.

Habitat for Humanity Dedicates its 10th Home in Stokes County

Habitat for Humanity of Stokes held a dedication ceremony on Thursday afternoon for new homeowners Gray and Jessica Brewster.

“There are so many people who helped make this day possible,” said local Habitat for Humanity chair Sandy Smith. “Businesses, churches, civic groups and individuals came together with such enthusiasm and dedication to this project. Countless hours and many dollars were donated to support our mission for which we are so grateful.”

The home, located on West Street in King, is the 10th built since Habitat for Humanity of Stokes was formed in 2001. Since then, the nonprofit has constructed homes in King, Walnut

Cove, Sandy Ridge, Pinnacle, Madison and in February 2017 opened a ReStore on Main Street to help fund the building projects.

"It's been an exciting time for us, seeing all of this come together," Smith told the crowd of around 75 people.

She recognized the State Employees Credit Union who issued a challenge to Habitat for Humanity of North Carolina to build a Habitat home in each of NC's 100 counties. The Habitat for Humanity affiliate selects the homeowner, organizes volunteers, builds/renovates the homes, sells the homes, and the home buyer receives a zero-percent interest mortgage, making the homes more affordable. Once a home is built as part of the SECU Foundation's "Mountains-to-the-Sea Challenge," SECU buys the mortgage from the affiliate so that the money can immediately be put back into the organization to build another home. Smith also thanked the American Snuff Company, who provided a substantial grant, and donor Pat Griffin for her continued financial support.

The project took around a year to complete and included finding a lot, an eligible family and managing volunteer and community support.

"This wouldn't be possible without volunteers who work so hard," Smith said. "It warms your heart. We use the slogan, 'We're not a handout, we're a hand up' and that's so true. While the house may be sold to this wonderful family, it will always represent to us the community spirit and love that built it."

Elaine Calloway serves on Habitat's family support committee and explained the program is "not a giveaway program," as some believe. When choosing a recipient, Habitat looks at a family's housing need, the situation they're currently in, and ability to pay.

"Our purpose is to aid the provision of affordable housing for low-income households within the service area of Stokes County. It's pretty simple, but it takes a lot of money and a lot of people to make this happen," she said.

Several months ago, Calloway met the Brewster family. "They have three beautiful boys and I loved getting to know them. They've worked alongside our volunteers and Jessica (Brewster) volunteers at the store. They work hard and they're very deserving. Like all of us, they wanted a better life for their children."

"I couldn't help but think about many years ago when a group of us in Stokes County started meeting in church basements and fellowship halls and we started talking about why we didn't have a Habitat for Humanity here," Calloway said. "That was about 20 years ago and out of that group, the first board of directors came about. This is our 10th house and 10 families now have houses that probably wouldn't have had we not started this program. It's a great testament to this community and the people who have served on the board."

County: Surry County



Location of SECU Challenge Home: Dobson, NC

Partner Family: Christie Bost & family

Closing Date: March 2018

Sponsoring Affiliate: Greater Mount Airy Area Habitat for Humanity
(Myra Combs, Board Chair)



Christie Bost accepts the keys from Myra Combs to her family's new home in Dobson. With Bost are her children Layla, 10; Travon, 9; and Sydney, 16. Combs is chairperson of the board of directors of Greater Mount Airy Area Habitat for Humanity.

A Special Day for A Surry County Family as They Get the Keys to Their New Home

Sunday was life-changing for Christie Bost as she took the keys to her new home on Opportunity Lane in Dobson. It was also a landmark day for Greater Mount Airy Area Habitat for Humanity: This was the 50th home built in Surry County in the affiliate's 24-year history. "Our first partner family still lives in their home," said Sandra Richards, vice-chairman of the

board of directors. “Thanks to the State Employees Credit Union, which has enabled us to build more homes than we had imagined.” The Bost home is one of 104 across North Carolina being built as part of the SECU Foundation’s Mountains-to-the-Sea Challenge, a three-year program to build a Habitat home in each of North Carolina’s 100 counties – plus a few extra where affiliates’ jurisdictions overlap.

But this day was devoted to one family gaining a toehold in the great American dream. “Today we celebrate one house, one family and four amazing people who will call this home,” said Myra Combs, chairman of the Mount Airy affiliate’s board of directors. “I met Christie last year,” when she first applied for a Habitat home, Combs said. “I could tell that she was exactly the kind of person we seek to serve at Habitat: People who demonstrate the need, the ability to pay and the willingness to partner. Life has thrown challenges her way. She’s a single mother. She’s rented the same home for seven years. This home can make a wonderful life for her and her children.”

The Bost family home has four bedrooms, two baths and covers 1,352 square feet. It’s Energy Certified, which means the utilities will cost less than what she was paying at her rental home. And, best of all, with the assumption of a no-interest loan from the SECU, Christy Bost will save \$111,000 over the life of her 30-year mortgage compared to what she would have paid with a traditional mortgage. “It’s the best thing that’s ever happened to me in my life,” says the 36-year-old single mother of three who was left to raise her family on her own after their father’s death. “I had never bought anything and owned it. I was brought up without a whole lot of money. There was a roof over our heads and food on the table, but nothing from grandparents was passed down. I’ve worked since I was 17 years old. I had two jobs in high school. I had to pay my way.”

Combs sees that hard upbringing as character-building. “We are proud of Christy and her accomplishments,” Combs said. “She will be a great neighbor.” And with that, Combs presented the house keys to the new homeowner.

Bost’s eldest son, Sydney, is 16 and a junior at Surry Central High School. Daughter Layla, 10, is in fifth grade and son Travon, 9, is in fourth at Dobson Elementary. Bost has worked at Burger King for 15 years, with a bit of time off to explore other employment. Her biggest job, though, is being a mom. For Bost, getting a home to call her own is huge. “It’s amazing. I have prayed and prayed to have the courage to move forward in life, instead of settling for being comfortable. So I took the risk. The Lord above helped me with that.”

County: Swain County

Location of SECU Challenge Home: Bryson City, NC

Partner Family: Cynthia Lewis & family

Closing Date: March 2019



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Overflowing with Gratitude in Swain County

Cynthia Lewis's daughter, Karsyn, has been fighting an uphill battle for most of her short life so far. At just four weeks old, she was diagnosed with congenital hip dysplasia. By eight weeks, she had had her first surgery, which resulted in a complication with her nerves and almost caused her to lose her foot. It was discovered that she has a connective tissue disorder, which makes her hips vulnerable to slipping out of place at any time. In her three years, little Karsyn has had 32 procedures and innumerable MRIs and X-rays. But now this little fighter is in remission and able to run and

play like a child her age should. And that's just in time for a new view uphill. This hill isn't a figurative one of surgeries and diagnostic tests, but rather a literal, and a wonderful, one. At the top of this hill in Swain County sits a home for Cynthia, Karsyn, and her big brother Kaison.

On the day of their home dedication, Cynthia and her children were surrounded by family and friends, as well as representatives from SECU and Habitat for Humanity of North

Carolina, the two organizations that have teamed together to execute the “Mountains-to-the-Sea Challenge”, which will build or renovate a Habitat home in each of North Carolina’s 100 counties. Once a Habitat affiliate completes a home, SECU buys the zero-interest mortgage from the affiliate so that there is money in the coffers to build another house. The SECU Foundation’s philanthropy is funded by the \$1 membership fee that SECU members pay. This project is the first of its kind to build a Habitat house in each county of any state in the country.

Cynthia is a gifted storyteller, and her remarks at the home dedication showed both her love of words, her children, and God. She explained that, at first, the steep hill where her new house sits was too daunting for her to even attempt to drive up. But a few weeks later she woke up one morning and felt pushed by God to go back to the property and brave the hill: “It was as clear as it could possibly be, that I had found the place where my children would grow up, and make memories that will last a lifetime. It literally was one of the most beautiful divine experiences that I have ever had.”

Now, instead of bringing to mind a health battle, “going uphill” takes little Karsyn to her new home. Cynthia says that her children can’t wait to get there after school and that it’s their favorite place to be—a place where they can be safe, secure, and have space to play and grow. “As a single mom, that’s the most wonderful thing to see,” she says. One can’t help but wonder if watching Karsyn face and win all those other uphill battles might have helped give Cynthia the bravery to face her own hill, this one leading to the kind of mobility that every parent dreams of for their children. But hearing her words and passion, there’s no doubt that, with God and Karsyn and Kaison to inspire her, Cynthia and her family will continue to tackle life’s challenges with strength, gratitude, and a solid roof over their heads.



County: Transylvania County



Location of SECU Challenge Home: Brevard, NC

Partner Family: Eric Edwards & family

Closing Date: December 2017

Sponsoring Affiliate: Transylvania Habitat for Humanity
(Terena Flatt, Exec. Dir.)



A Chance to Start a New Life in Transylvania County – And Pay it Forward

Eric Edwards can cite the date his life turned toward addiction: Feb. 19, 2012 – the day his son Dylan died after fighting leukemia most of his life. Dylan was 5.

“The little guy went through hell,” Edwards says. “The chemo, the radiation. All he knew was hospitals.” Dylan had been diagnosed at 7 months, after Edwards and his wife noticed that he was bruising easily. “He was just 5 years old and facing more surgery. He was not responding to treatments,” Edwards says. “They wanted to do another round of chemo. We decided enough was enough. They only gave him 50-50 chance. We decided to stop treatment. We tried to let him enjoy being a little boy.”

But that release brought debilitating guilt. “We initially thought we were doing a right thing,” Edwards says. But his son’s death sent Edwards into a tailspin. “I was killing myself. I was an equal opportunity abuser. Cocaine, meth, crack, pills. Whatever I could get my hands on. I ran through all my savings, my retirement funds. I got evicted. I OD’d twice. I had suicidal thoughts. I didn’t know what to do. I didn’t ask for help. I pushed everybody away.”

Salvation came from within. “I was sitting in my living room one night, drinking. And I decided that I had had enough. I got a phone book, called the crisis hotline. A guy came out and stayed with me until morning.”

That morning brought him a new life. “They took me to a detox facility in Asheville. I was there for seven days.” Once he was stable, he was sent to The Turning Point, in Moultrie, Ga., which offers detoxification and rehabilitation. “I was there for 43 days. When it was completed I was homeless. In Brevard they told me about The Haven.” That was two days before Christmas 2015.

“I didn’t know anyone here.” But he found a niche. He began working with special-needs adults. “I fell in love with it. Worked in all the group homes, I was there for almost two years.” The executive director offered him a job as shelter manager at The Haven.

“I became an activist. I began to pay it forward.”

On a Monday morning in July, 2017, Transylvania Habitat for Humanity broke ground on its 63rd home in Transylvania County and 36th home in the City of Brevard. This home was constructed thanks in part to the State Employees Credit Union Foundation’s *Mountains-to-the-Sea Challenge* – a \$10 million commitment to build or rehab a Habitat for Humanity home in each of North Carolina’s 100 counties. Once the homeowner assumes a zero-percent-interest mortgage from SECU, the money is returned to the Habitat affiliate so that another home can be built.

It’s a solid symbol of his newfound strength. “I had a tattoo done on my wrist, of a nail going through a tooth,” Edwards says. “‘Fight tooth and nail,’ with my sobriety date underneath. It’s a reminder to me every day. God chose another path that I didn’t understand at the time. Being able to share my story, to pay it forward. It’s worth the struggle. It’s what my passion is now.”

County: Tyrell County

Location of SECU Challenge Home: Columbia, NC

Partner Family: Venus Alexander



Closing Date: August 2018

Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Venus Alexander, with her son Omar, shows off the key to her new home. The house in Columbia is part of the SECU Foundation's Mountains-to-the-Sea Challenge, in conjunction with Habitat for Humanity North Carolina, to build or renovate a home in each of North Carolina's 100 counties.

Tyrell County Woman Achieves Life Goal of Home Ownership

Venus Alexander climbs the steps to her new home with one hand on each of the sturdy wooden rails. Her gait is steady and slow; weariness, pain and determination mark this moment, as she achieves the life goal of home ownership.

It was a long time coming. She is 62, and the years weigh heavily on her.

The little house on Road Street in Columbia will soon be hers. It is modest. A single story, a wooden porch, a metal roof freshly painted deep green. Across Road Street on a bright and unseasonably cool August day is the bustle and hum of Capt. Neill's Seafood packaging warehouse, in a squat, expansive cinderblock building. The plant employs about 200 and bills itself as "the largest crab-picking operation on the East Coast." Tractor-trailers kick up dust in

the gravel lot; at intervals, metal double-doors swing open and, in a pungent cloud, a wheeled crate the size of a small car comes out, filled with Atlantic blue crabs, freshly-steamed and bright orange. The meat will be shipped across the country.

But Venus pays that no mind; inside her new home all is bright and new, with freshly painted walls and a modern kitchen. Two bedrooms, two baths; it's all she needs and more than she might have hoped for if Habitat for Humanity North Carolina, the State Employees Credit Union Foundation and John Crail had not stepped up.

Crail is the skill and muscle behind the renovation, the man who single-handedly transformed a derelict house into a tidy and inviting home – a home for a woman who had been living in a rented trailer that was, in Venus' words, "getting old." The SECU Foundation provided the mortgage at zero-percent interest. And Habitat lent the expertise in finding the house and making it a home.

It's a day to celebrate, and Venus' friends have gathered on the porch. They greet one another with the familiarity of folks who have lived long lives together. And they form a community that many might envy; impoverished but strong. They look out for one another; a bond formed out of tradition, necessity and spirit.

This community comes naturally to Venus. Words, however, do not. When questioned, she responds with hesitation; as one who has not been given many opportunities for retrospection. Her life has been one of service; for the past two decades she has cared for people in their homes. Currently she sees two clients, seven days a week.

She has lived her life in Tyrrell County; in the 2010 Census, the population was 4,407, the lowest of any county in North Carolina. Columbia, the county seat, was established at Elizabethtown in 1793 and is perched on the banks of the placid and majestic Scuppernong River. Like many of the historic Colonial towns of eastern North Carolina, it never grew much; today it is home to about 900 souls. And, judging from the scene at Venus' home dedication, they all know one another.

Venus' home is part of the SECU Foundation's Mountains-to-the-Sea Challenge, a \$10 million partnership with Habitat for Humanity N.C. to build or renovate a home in each of North Carolina's 100 counties. Once the homeowner assumes a zero-percent interest loan from SECU, the money is returned to the Habitat affiliate so that another home can be built.

But this day belongs to Venus Alexander. Her son Omar has arrived late to the party, and his comforting presence makes Venus a bit more expansive. "I thank all of my friends for coming today. I especially thank Habitat, thank you very much. May God bless you all."

"I hope this house gives you a lot of joy and I hope your friends come over a lot," says Greg Kirkpatrick, executive director of Habitat N.C.

"I can cook," Venus replies. "Y'all are welcomed to come."

County: Union County

Location of SECU Challenge Home: Monroe, NC

Partner Family: Mark & Jamie Conrad & family

Closing Date: November 2017



Sponsoring Affiliate: Union-Anson County Habitat for Humanity
(Mike Reece, Exec. Dir.)



The Conrad family, from left: Dad Mark, daughter Porsche, grandson Ormond, son Mark Junior, mom Jamie and son St. Andrew.

With Hearts Full – A Union County Family Moves into Their New Home

As Mark Conrad basks in the joy of moving his family into a new Habitat for Humanity home in Monroe, he also gets a perk that may be unique: a dramatically shortened commute to his job.

The Conrad family's handsome brick house sits in a neighborhood of well-kept homes in Monroe, a thriving exurb of Charlotte – the population grew from 26,000 in 2000 to an estimated 34,000 in 2014. In keeping with the city of Monroe's requirement that new houses be comparable to existing homes in a neighborhood, the Conrad family's home is relatively large for a Habitat house; four bedrooms and 1,550 square feet. One of those bedrooms will be set apart for Mark Conrad's business: Heaven's Technique barber shop. It has a vinyl floor for easy sweeping and hookups for a sink. There will soon be a barber's chair, and customers will enter via a door leading directly to the outside.

One thing it will not have is the traditional barber pole, or even a sign; Conrad wants to retain the residential character of his new neighborhood. And besides, his customers know where to find him. "I thank the Lord for this blessing," Conrad told the crowd that had gathered in late June for the dedication. "I thank Habitat for this blessing. Thank you for working with my family and providing us with a lovely home."

The Conrad home is the 47th built in Monroe by the Union-Anson County Habitat for Humanity affiliate. It's also the 143rd house that the affiliate has built in its service area: Anson, Union counties and Chesterfield County, S.C. "That's something we're very proud of," Greg Brinkley, the affiliates board president, told the dedication crowd.

The Conrad home is part of the ambitious Mountains-to-the-Sea Challenge, which is building a Habitat home in each of North Carolina's 100 counties. The SECU Foundation has put up \$10 million to fund the project. Once a Challenge home is completed and the client family assumes a no-interest mortgage with SECU, the money is returned to the affiliate so that another Habitat home can be built.

Charles Perry, an SECU board member from the Monroe branch, said that the Challenge "embraces the spirit of SECU members," with each giving their \$1 per month account maintenance fee for "the cooperative spirit of SECU: People helping people."

Monroe Mayor Bobby Kilgore told the crowd that the Conrads' home was the result of much hard work by many people. "It's all about giving back and helping these folks get a home." The city of Monroe also helped by waiving sewer and water hookup fees, which saved the Habitat affiliate thousands of dollars.

Construction manager Troy Pruitt noted that the brick exterior "increases the value of the home immensely" because it's more durable and more energy efficient. The brick – and enough for more than 30 other houses – was donated to the affiliate by Triangle Brick. The windows, provided at a "huge discount" by Windsor Windows, are 50 percent more efficient than standard windows, Pruitt said. Grant money obtained through the city paid for a more efficient water heater and heat pump. "This is a very well-constructed, durable and energy-efficient home," Pruitt said.

All of the planning, hard work and generosity was summed up in a few heartfelt words from Jamie Conrad. "I want to thank all of the churches, families, and volunteers who made this a wonderful and beautiful place. Habitat, any time you need my help ... It really fills my heart, seeing the work from the ground up. Troy was working on two other homes when he was working on ours. I thank God and thank God for all of you."

But Union-Anson County Habitat for Humanity isn't sitting on its laurels. "We're hiring two more full-time construction people," said Mike Reece, the affiliate's executive director. "We're building a house in Cheraw (S.C.) two in Anson, another in Monroe and then in McBee (S.C.). "We're halfway through the year and this is house number six."

County: Vance County

Location of SECU Challenge Home: Henderson, NC

Partner Family: Tamara McGhee & family

Closing Date: December 2017



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



Vance Home is a Blessing to a Giving Soul

Tamara McGhee's new home on Arrow Drive in Henderson didn't yet have a stick of furniture in it, but it was warm and inviting in mid-October of 2017 as a crowd gathered in the ample common area for a dedication. The hospitality was largely due to McGhee's buoyant personality, with a generous helping of good cheer from representatives of Habitat for Humanity of North Carolina, the State Employees Credit Union and the Vance Granville Homebuilders Association.

All around the airy kitchen, dining, and living room area were human testaments to McGhee's giving spirit: Her grandmother, who will live with her, was on crutches. Her father, who suffers with COPD, pulls an oxygen tank on wheels with tubes attached to his nostrils. Her

stepfather is in a wheelchair, crippled by a stroke. And in another wheelchair sits her 17-year-old cousin, for whom McGhee is the primary caregiver. The family calls her Mill-Mill; cerebral palsy immobilizes her, but a warm smile flashes often and endears her to all.

Add to all of this McGhee's three adult daughters – the youngest is 21 and will be living with her in the new house – and a full-time job as a classified ad rep for the *Henderson Daily Dispatch* and you begin to get some idea of just how many people depend on her every day. "I open my door to everybody," McGhee explains. "Sometimes I feel like I can hardly take care of myself. But I'm always trying to help take care of somebody else."

Henderson is a town of about 15,000 in Vance County, abutting the Virginia line. This house is one of 102 being built across North Carolina – one in each of the state's 100 counties, plus a few more due to overlapping Habitat affiliate jurisdictions – as part of the State Employees Credit Union Foundation's *Mountains-to-the-Sea Challenge*. The SECU Foundation has put up \$10 million to fund the three-year project. Once a house is built and the client family assumes a zero-percent-interest mortgage from SECU, the Foundation returns the money to the Habitat affiliate so that another home can be built.

The house was designed from the inside out. The exterior is tidy but unremarkable, save for the wheelchair ramps on the front and back entrances. But inside the house seems bigger, and careful attention to details shines. There are wide doorways to accommodate wheelchairs, and the bathrooms are built with accessibility in mind.

Dick Forbis, chairman of the board of directors of Habitat for Humanity of North Carolina, tells the crowd that he has been working on this project for a bit more than a year. The last time the movers and shakers behind the project met, it was just an empty lot.

Forbis calls out Tony Hirst, the builder who, along with his wife Susan, was so instrumental in getting the project done in a timely manner. "Wisdom and a good, straight line reflects in the beauty of this home," Forbis says.

Finally, Forbis asks McGhee – aka "Pinkie" to her friends – to speak. "Thank God for letting all of this happen. Thanks to Habitat for choosing me to become a homeowner. Every single person who is in this room, I thank God for you."

She begins tearing up, dabs at her eyes and continues. "This has been a dream come true. It's more than a blessing. I can't thank all of you enough for staying behind me, supporting me. I don't usually cry, either."

After the dedication and the ceremonial passing of the keys to the new homeowner, McGhee speaks privately about what inspires her to keep going when so many people in need depend on her. "Mill-Mill is always happy. If she can be happy with the condition that she is in, there's no reason why I should complain."

County: Wake County

Location of SECU Challenge Home: Raleigh, NC

Partner Family: Ella Colon, Rosa Villafranca & family

Closing Date: September 2018



Sponsoring Affiliate: Habitat for Humanity of Wake County
(Kevin Campbell, CEO)



Opportunity in Wake County

Before purchasing a Habitat home, Ella lived in Smithfield and worked in the Johnston County school system. Ella has three daughters, ages 13, 19 and 21. The two oldest are in

school at UNC and at App State. Her mother, Rosa, also lives with Ella in their new Habitat home. In their free time, the family enjoys playing games and spending time together.

Ella had known about Habitat generally for many years, but had not thought to apply until a friend sent her the application. She most enjoyed the experience and the process of purchasing a Habitat home, meeting and spending time with the many volunteers who built alongside her.

County: Warren County

Location of SECU Challenge Home: Norlina, NC

Partner Family: Crystal Miller & family

Closing Date: January 2017



Sponsoring Affiliate: Warren County Habitat for Humanity
(Don Vandergrift, Exec. Dir.)



New Home Provides Warren County Family a Foundation in the American Dream

Crystal Miller cut the ribbon on the porch of her new home as her "real" family and her adoptive family of Habitat for Humanity volunteers beamed. Both groups had come to this moment after long years of hard work; Miller had been approved for a Habitat home in May 2013.

The May 27 dedication of the tidy three-bedroom home on a cul-de-sac off of Walker Avenue in Norlina was a declaration of independence from renting a run-down home with a kitchen floor that was caving in – a situation that got so bad that Miller and her two younger children had to move in with her mother for the past year.

The Miller home is also the latest of 100 homes, one in each county, built or in process by Habitat for Humanity affiliates all over North Carolina for the "Mountains-to-the-Sea Challenge."

Funding for the Challenge is from the State Employees Credit Union Foundation – \$10 million put up to build the 100 homes, some in counties that have never had a Habitat house. Once the house is completed, the homeowner assumes the mortgage and SECU returns the funds to the affiliate so that another home can be built. In the case of the Warren County Habitat for Humanity affiliate, that home will be built on a just-cleared lot across the cul-de-sac from the Miller home. Eventually eight homes will be built there, joining the two that have been on the cul-de-sac and the eight others that this all-volunteer Habitat affiliate has completed.

Bruce Rogers, president of the Warren Habitat affiliate, takes pride in his crew, which has an average age of 72. They're retirees from all over – Ohio, New Jersey, Pennsylvania or career military folks – who have come to live the good life in the Lake Gaston and Kerr Lake communities. After a lifetime of work, they now have time for volunteer work – "something that makes you feel good about giving back." They also have "discretionary income, grandkids and hip replacements," Rogers quips.

For Miller, who moved to Warren County from New Jersey in 2000, her new home gives her a foundation in the American dream of home ownership – a dream that would likely never have been realized without Habitat, which makes mortgages affordable through a combination of volunteer labor, often donated land and low- or no-interest mortgages via organizations such as the SECU Foundation. Miller's work as a pharmacy technician, a job she has held since 1986, provides her with a steady income and the pride of work; now she has a new home and the new pride of ownership.

County: Washington County

Location of SECU Challenge Home: Plymouth, NC

Partner Family: Thomas Ann Chesson & family

Closing Date: December 2017



Sponsoring Affiliate: Habitat for Humanity of North Carolina
(Greg Kirkpatrick, Exec. Dir.)



A Portrait of Devotion in Washington County

No one could ever doubt that Thomas Ann Chesson is a dedicated woman, in all aspects of her life. She has worked as a home health assistant in the same facility for 17 years. That is grueling work as anyone who has performed it can attest. However, most home health assistants get a break at the end of a shift. Thomas Ann, though, goes from work to pick up her 25-year-old severely disabled son whom she has nurtured and loved without complaint since birth.

So, you can perhaps imagine her joy—and ours—at her transition to a newly renovated house on Country

Club Drive in Plymouth. She is indescribably happy, as are her daughters, ages 12 and 2. She now has a home to add to the list of things she will devote herself to for decades to come.

Prior to becoming a Habitat homeowner through the SECU/Habitat Challenge, Thomas Ann and her children were living in substandard conditions in the family home where she had lived for 26 years, without any sort of handicap accessibility (other than sleeping, her son is restricted to a wheel chair at all times). They abided rotten floors, cracked ceilings and windows, and leaks galore. On top of that, the lack of insulation in the house translated to

blistering summers or freezing winters. The final straw was the three attempted break-ins that led them to board up and deadbolt the back door.

Thus it was that when Habitat started searching out a homebuyer for its house in Washington County—as part of the SECU Challenge—Thomas Ann applied right off the bat. It provided her an opportunity at owning a home—a dream she had never entertained in the normal real estate market. Thanks to her persistence and steadfastness, she now has a lovely, safe home, in a neighborhood of small, middle-class houses, none of which has towels stuffed in the windows to keep bugs from coming in through the cracks. And, fully accessible by wheelchair, inside and out, due to the handiwork of a local church and its faithful band of ramp makers. From a lifetime of sacrifice and devotion, Thomas Ann has now secured for herself and her family some rest and a place to call home.

County: Watauga County

Location of SECU Challenge Home: Grandfather Mountain, NC

Partner Family: Lisa Shook & family

Closing Date: February 2017



Sponsoring Affiliate: Watauga County Habitat for Humanity
(Alex Hooker, Exec. Dir.)



Watauga County Family Experiences Milestone with Each House Habitat for Humanity Builds

Watauga County Habitat for Humanity celebrated the dedication of a new home for Lisa Shook and her son Cody at a ceremony on Grandfather Road, Oct. 9, 2016. Watauga County

Habitat staff, volunteers, supporters, and Lisa Shook's family, friends and church members gathered for the event, held on a cool, sunny afternoon below Grandfather Mountain.

"My eyes have been opened at how many wonderful and good people there are out there in the world," said Lisa Shook. "Sometimes when you feel alone, you see how many people are out there behind you and trying to help you."

"I struggle with ways of trying to figure out how to thank everyone that has put in their time and effort here to help us," she said. "I'm really blessed and so appreciative of everybody and everything and the whole Habitat organization." Shook's home is one of 102 being built across North Carolina for the State Employees Credit Union Foundation's Mountains-to-the-Sea Challenge. The goal is to build a Habitat home in each of the state's 100 counties. Once the homeowner assumes a zero-percent-interest mortgage from SECU, the funds are returned to the affiliate so that another home can be built. The SECU Foundation is funded with the \$1 per month maintenance fee assessed to each SECU member.

Shook's home is the 26th residence built by Watauga Habitat for Humanity, which was founded in 1987. The organization's mission is to provide decent, affordable housing to low-income Watauga County residents. The organization does this by building modest homes with volunteer labor and land and materials that are donated or purchased at reduced cost.

The foundation of Shook's home was laid in May 2015 with volunteers working as part of National Women Build Week. "It was a beautiful day to be out working with a great group for such a great cause," said Jim Rogers, Watauga Habitat's construction manager. "And what could be more fitting than working alongside a mother and her son on Mother's Day weekend, as we lay the foundation for what will be their home."

County: Wayne County

Location of SECU Challenge Home: Goldsboro, NC

Partner Family: Ammar and Azlan Alriyashi & family

Closing Date: January 2018



Sponsoring Affiliate: Habitat for Humanity of Goldsboro-Wayne
(Matthew Whittle, Exec. Dir.)



Finally, Their Own Home in Wayne County

On a Thursday in December in 2017, Habitat for Humanity of Goldsboro-Wayne will celebrated a significant milestone of its own -- the dedication of its 75th new home. This home, sponsored by the State Employees Credit Union, is part of its Mountains to the Sea Challenge - an effort to underwrite the construction of a Habitat home in every county in North Carolina.

It belongs Ammar and Azlan Alriyashi. The Alriyashis and their three children, Nasreen, Layal and Mohammed, moved to Goldsboro from Detroit about three years ago. Currently they are living in a small two-bedroom apartment, paying an exorbitant amount of their salary in rent, Alriyashi said.

But the worst part is not being overcrowded -- though it's poised to get tighter with baby number four, Omar, on the way, Azlan said. Rather, she said, the worst part is that it's not home. That's what they are more looking forward to -- a house that they can turn into a home.

And that, executive director Matthew Whittle said, is why Habitat has worked with 75-plus families over the last 16 years to give them the opportunity to become homeowners -- to help make those dreams come true.

Habitat does not give houses away, Whittle said. "We give opportunities," he said. "The families are the ones doing the hard work to help build and then pay for their homes. For us, this is a big milestone and we're proud to have built 75 new homes in Wayne County. "For a community this size, that's impressive and a testament to our founders, Bill and Jan Edgerton, and to all the support that Habitat has received over the years."

The dedication is really about the Alriyashis and their three children and the opportunity for generational impact that their hard work is now affording them, he said. "They deserve this," Whittle said. "They have worked hard. We are so happy for them and honored that we are celebrating this milestone with them."

County: Wilkes County

Location of SECU Challenge Home: Wilkesboro, NC

Partner Family: Candice Corpening & family



Closing Date: May 2019

Sponsoring Affiliate: Wilkes Habitat for Humanity
(Isaac Kerns, Exec. Dir.)



County: Wilson County

Location of SECU Challenge Home: Saratoga, NC

Partner Family: Julie Hernandez & family



Closing Date: June 2017

Sponsoring Affiliate: Wilson Area Habitat for Humanity
(Hal Tarleton, Exec. Dir.)



Present for the dedication were Arianna Raya, Llyssa Hernandez and Julie Hernandez, new homeowners.

New Home for the Hernandez Family: Habitat for Humanity Breaks Ground on Project in Wilson County

Peace and quiet. That's what future homeowner Julie Hernandez looks forward to when she and her family move into Wilson's newest Habitat for Humanity house.

"We were offered several lots for the house," Hernandez said, "and when we found one out in the country, we said yes. I like the woods."

The woods had actually been cleared by the time Sunday's groundbreaking took place for the Wilson Area Habitat for Humanity's newest home build, but plenty of trees were left on two sides of the lot located on a corner in Saratoga. The lot was donated by local businessmen Wayne Johnson and Keith Daniel.

"I was contacted by Mr. Johnson who asked if Habitat would be interested in the lot as a donation," said Hal Tarleton, Wilson Area Habitat's executive director. "Of course we said yes."

Hernandez and her two daughters, 18-year-old Arianna Raya and 15-year-old Llyssa Hernandez, were chosen from several applicants by Habitat's selection committee in December. The application process began in October. Hernandez was involved in a Wilson Community Improvement Association program where she heard about Habitat and its application process. In December, members of the Habitat selection committee came to the Wilson County Sheriff's Office, where Hernandez works as an office assistant, to tell her that she and her family had been chosen as the next Habitat house recipient.

Hernandez said her children are most excited about having their own bedrooms. "This is an opportunity we thought we'd never have," Hernandez said. "It's still hard to register that we will have a brand-new home. We have been living in apartments since the girls were little."

Volunteer hours by the homeowners are required as part of the Habitat contract. Two hundred hours must be completed by a combination of actual work on the construction of the house, attending lectures and volunteering at Habitat's ReStore, a thrift store that donates profits to supporting Wilson Area Habitat's mission of building houses for families in need.

The Hernandez house is the latest of 100 homes built or currently being built by N.C. Habitat for Humanity affiliates for the "Mountains-to-the-Sea Challenge," which establishes a home in each of North Carolina's 100 counties. Funding for the houses comes from the State Employees' Credit Union Foundation, which is giving \$10 million for these 100 homes. Once homes are completed, the new homeowners begin making mortgage payments, and SECU returns those funds to local Habitat affiliates so that more homes can be built.

The Saratoga home will be 1,100 square feet and based on a house plan that Hernandez chose. If all goes well, her family will move into it this December. In addition to picking out paint and carpet colors, the family has also made an addition to turn this house into a home: "Our family has already adopted a puppy," a smiling Hernandez said.

County: Yadkin County

Location of SECU Challenge Home: Jonesville, NC

Partner Family: Billy & Cassie James & family

Closing Date: October 2017



Sponsoring Affiliate: Upper Yadkin Valley Habitat for Humanity
(Claire Sellars, Exec. Dir.)



Hard Work Pays Off for Yadkin County Family of Five

After more than 350 hours of hard work, in late November 2016 Billy and Cassie James, along with their four children, received visitors to their new home. “How appropriate in this Thanksgiving season (to have) a service of thanksgiving and celebration,” stated Claire Sellars, executive director of Upper Yadkin Valley Habitat for Humanity, who expressed gratefulness to the businesses, churches and volunteers, “who helped build this house and the dreams.”

The Rev. Clyde Moore, past president of the Habitat affiliate, affirmed, “What a miracle it is to move into a home at this season. It’s a blessing for their family and friends as well.”

Cassie, who had everything packed and ready for the move, was also appreciative. “Thank you to everyone for helping us do this,” she said.

Upper Yadkin Valley Habitat for Humanity President Deborah Boulwar opened the ceremony with an explanation of how the family was able to achieve the status of

homeowners. “Nothing is given, they have to work for it,” explained Boulwar, who said completing the 350 hours of work and education is “like having a part-time job.”

“They want to build a better life for them and their families,” Sellars said of those participating in the Habitat program.

Families who want to become Habitat homeowners must show Family Services Director Tom Bauguess that they can afford a mortgage with Habitat, have a need for more than just more closet space, according to Boulwar, and they must be willing to partner with Habitat for Humanity. The Family Selection Committee then visits applicants to determine if there is a need.

“The whole community came together to make this possible,” acknowledged Sellars, who expressed gratitude to the State Employees’ Credit Union Foundation, which has implemented a *Mountains-To-the-Sea Challenge* which has put up \$10 million to fund a Habitat home in each of North Carolina’s 100 counties.

“We experience the benefits of Thanksgiving through this special event,” said Rev. Moore. “They will remember this for the rest of their lives.”

This article is adapted from a story that appeared in the Yadkin Ripple.



County: Yancey County

Location of SECU Challenge Home: Burnsville, NC

Partner Family: Kristabell Certain & family

Closing Date: March 2016



Sponsoring Affiliate: Mitchell-Yancey Habitat for Humanity
(Gary Ray, Board Pres.)



(right to left), Kristabell, Job, and Jae all smiles at the dedication of their new home.

A Welcome Boost in Yancey County

Yancey County sits quietly on the border of North Carolina and Tennessee, a rural mountain location with beautiful vistas and, like just about everywhere else in NC, a dearth of affordable housing. Even for a responsible member of the community who works hard to provide for her family, a single mother like Kristabell Certain struggled to find safe, decent, and affordable housing in the county. The Mitchell-Yancey Habitat for Humanity affiliate is a tiny, 100% volunteer-run operation that spans the two adjacent counties, stretching its limited resources to try to build one house a year, alternating between placing them in Mitchell and Yancey Counties. The SECU/Habitat Challenge proved to be a major help to both the affiliate

and Kristabell, who would finally have a stable home for herself and her two children, Job, aged 16 at the time the family was approved, and Jae, aged 15.

The Mitchell-Yancey HFH Family Selection Committee was impressed with Kristabell's contributions to her community, and, like any Habitat affiliate, eager to find homebuyers like her, who are happy and enthusiastic about partnering with their organization through sweat equity, her time given to help build the house with the volunteers. The injection of funds made possible by the Challenge also set the Mitchell-Yancey Habitat affiliate up to be able to look ahead to helping another family achieve homeownership without the customary need to cobble together resources over the course of a year or more.

Thanks to this project, both Kristabell *and* the Mitchell-Yancey affiliate have been able to take important steps forward.



Acknowledgements

As the primary editor of the stories included in this book, I am extremely thankful and appreciative for the efforts of all of the North Carolina Habitat affiliates – their leadership, their dedicated staff, and of course, their wonderful (and countless) volunteers – who have been responsible for making this Challenge successful; and for making the events in these stories actually happen! Without their dedicated work, all across our State, there would be NO stories.

But before the work to build these houses began, the challenge to provide a home for a Habitat partner family in every one of the 100 counties across North Carolina was supported by an agreement – a pledge of funding and a vote of confidence – between Habitat for Humanity of North Carolina (HHNC) and the State Employees' Credit Union (SECU) and the SECU Foundation. With this agreement came a commitment of more than \$10 million to provide for an interest-free mortgage for all of these homes. We want to express sincere thanks to SECU's leadership for their response to the need for affordable housing, especially to Jim Blaine, Mike Lord, Jama Campbell, Mike Banks, and Stacie Walker, among many others. Their belief in the need for affordable housing in our communities, their commitment of funds and staff personnel to support and accomplish this Challenge, and their encouragement and support on a monthly basis during the 5 years of this project are, in large measure, the foundation of our success.

Finally, the critical “third leg of our stool-of-success” has been the staff and volunteer Board of Directors of HHNC. We have been fortunate to have been led from the beginning of the project by our executive director Greg Kirkpatrick, with support from his small-but-mighty staff: Sara Thompson, Communications and Program Development Manager; Ashley Pearson, Office Coordinator; Judy Janke, Assistant Office Coordinator and for the first years of the project, Susan McLawhorn, SECU Project Manager. With only a small staff, HHNC is grateful for all of the many contributions from our faithful Directors, who supported this Challenge from its very inception with their generous financial contributions and with their active involvement in all the project details, large and small, that are needed to make a project of this immense scope successful.

Special thanks is due to three of our early Board leaders – Bill Cooke, Bert Green, and Bob Kelley – for their vision, leadership, and inspiration, which led in our success.

The 102 stories in this book have been authored by a number of people, for whom I wish to extend my thanks. Many of these authors are designated on the bottom of the stories; however, in many of the counties, Sara Thompson and Bill DuPre, a retired Raleigh News & Observer reporter, drafted the stories from attendance at the dedications and from interviews, and are responsible for many of the wonderful pictures. These stories and pictures, edited down to no-more-than two pages, will hopefully give a glimpse of the joy and hope that are the common threads through all of these families and their stories.

Dick Forbis



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