



May 5, 2020

These aren't normal times. When we look back on this period as a community, we will ask ourselves "how did we not only weather the storm but also set ourselves up to thrive and prosper?" Stability and preparation for future prosperity have been important themes in our work this week and are reflected in this week's newsletter.

You'll read about how one of our aspiring homeowners is weathering the pandemic using the savings and financial skills that she accumulated while moving through our *Pathways to Housing* program. You'll find out about our emergency financial counseling efforts preventing vulnerable families from falling into crisis, and you'll see how some of our supporters are helping to shore up our efforts using an unexpected resource during an unusual time.

## A Pathway to Resilience



*Tashae Anderson at the Pathways to Housing holiday party in December 2019*

When Tashae Anderson was accepted into the Habitat [Pathways to Housing](#) program, she knew that it could help her become a homeowner. But she could never have guessed that *Pathways* would also provide her with the survival tools to get through a global pandemic.

"*Pathways* helped me manage my credit better," Anderson says.

In turn, she was able to begin to save money and build a small nest egg. Those savings have protected Anderson and her children from the immediate effects of the COVID-19 crisis.

Anderson, a medical assistant, had already moved three times since the 2010 birth of her daughter, who has a serious congenital heart condition. As a front line health care worker, Anderson could not risk transmitting the virus to her daughter, so she had to take a leave of absence when COVID hit. Her savings, accumulated since joining *Pathways* provided her the ability to do so, although she expects to be able to return to work quickly after the pandemic is over.

Through *Pathways*, Habitat works with hard working, but severely debt burdened or low income community members to help them learn financial planning skills, debt reduction tactics and savings habits. Ultimately, graduates of the program achieve the credit scores and debt-to-income ratios necessary to qualify for a mortgage.

Along with that, it provides a welcoming place of opportunity, a supportive environment where people look after each other.

"It's not just about them building a house or redoing a house for people," Anderson says about *Pathways*. "It's more like a family-type thing for me. You get to know people who work with Habitat, like Shanice [Gray] was calling and texting me, reminding me of meetings. I take it more as them being a family and showing love and that they care and are helping in any way possible."

Anderson is only 25 volunteer hours away from qualifying for homeownership selection with Habitat.

"It didn't feel easy, but if you put your mind to it you can get it done," Anderson says. "My kids were my main motivation in this process. I want something for my children. I'm tired of paying rent and I don't want them to have to pay rent, either."

## Habitat Intensifies Financial Counseling Efforts In Response to COVID 19

To meet community needs during COVID 19, Habitat has broadened the scope of the *Pathways to Housing* program to help families remain safely housed and navigate the economic effects of the COVID-19 pandemic.

"There are a lot of people in the community who are struggling with job losses and income production [during COVID-19]... and how to deal with existing debts that they've been trying to pay down and not get further down the rabbit hole," says Janette Kawachi, Habitat's Chief Partnership Officer.

In response, Kawachi's team has stepped up in a big way, shifting course to provide services focused on emergency financial support, employment, resource mobilization and housing stabilization.

Activities include job coaching and navigation, distribution of donations, support in connecting to COVID emergency resources, live video support sessions and help in dealing with landlords and utility companies.

"Pivoting to meet new needs in the community is at the heart of what our [Interim Mission](#) is all about," says Dan Rosensweig, President and CEO of Habitat for Humanity of Greater Charlottesville.

The Interim Plan calls for Habitat to deploy staff and resources rapidly and in novel ways to address the effects of COVID-19 on particularly vulnerable members of the community.

Kawachi says that overall financial stability "isn't on a lot of people's minds, they are thinking about emergencies and homelessness and having food, but we're also thinking about keeping people from falling into crisis... once this health crisis is over it will be a financial crisis with people in debt."

## Be Like Bob: Habitat Donors Step Up to Aid in Crisis



*Habitat Store staff partnered with Meals on Wheel to deliver nearly two weeks of food to area families, just one of many ways Habitat has pivoted to meet community need.*

Habitat has been in [redeployment mode](#) for more than a month now. In addition to continuing to build houses, we are involved in modes of assistance during the COVID-19 pandemic that have emerged as front line needs. Distributing masks, food, and gift cards; waiving rent; connecting a

huge number of families with other forms of financial support. Our capabilities are being stretched and we need help from our supporters in order to meet the unique challenges posed by this crisis.

Fortunately, donors like Bob (full name withheld by his request) are stepping forward to help.

Because he is financially secure, Bob didn't expect to receive a stimulus check in the mail. When it arrived, he looked around for where it could do the most good and decided to support Habitat.

"I didn't realize we'd be getting those checks in the mail, but consider doing something good with them if you don't need them," Bob says.

Habitat typically nets about \$40,000 per month in revenue from the Habitat Store. After Governor Northam issued his emergency order, we closed down the in-person retail operation and began to utilize the Store as a resource to address large scale, emergency community issues.

In addition to keeping alive an online sales operation, the Store staff immediately pivoted to initiatives like mask production and food distribution.

"This is exactly what we need to be doing in order to attend to the immediate needs of the community and to promote social distancing," said Habitat President and CEO Dan Rosensweig. "Of course, with the loss of Store income on top of the costs associated with our [interim mission](#) addressing the effects of COVID-19, new modes of giving are critical."

Rosensweig praised Bob, an annual contributor to Habitat for many years, whose contribution of his stimulus check came in addition to his annual giving.

Bob's reason for supporting Habitat was simple: The size of Habitat's impact.

"It used to be twenty-odd years ago you'd see a house for a family and... that's nice," Bob says, "but [Habitat is] redoing whole neighborhoods on such an amazing scale."

Habitat is starting to see other long-time donors increase their contributions during this extraordinary time.

"Ten people I have thanked in the last two weeks have said they have given us all or some part of their stimulus check," says Kelly Eplee, Habitat's Director of Donor Relations. "We can't do this work without our supporters, so we're extremely grateful to receive these kinds of gifts right now."

To help us to continue doing our front line work while keeping people housed and moving them towards long-term housing security, [please donate today](#).

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Habitat for Humanity of Greater Charlottesville | 434-293-9066

Habitat for Humanity of Greater Charlottesville | 919 West Main Street, Charlottesville, VA 22903

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