



**Habitat**  
for Humanity®  
of Otsego County

**HABITAT**  
**HAPPENINGS**

607-432-7874

**OUR SEASONAL NEWSLETTER**  
403-B Chestnut Street, Oneonta, NY 13820

HabitatOtsego.org

BUILDING SIMPLE, DECENT HOMES SINCE 1989

WINTER 2019 - 2020

## MESSAGE FROM THE PRESIDENT

As we experience the first snow falls of a new winter, the family I talked about in the last newsletter are all moved into their cozy, warm new home. It was such a joy to participate in the sale closing in September with the Dorsey-Conforti family. They began moving in that same day! This is a year of firsts for them in their new home: first Halloween, first Thanksgiving Day, first Christmas and New Year.

In May, another family saw the ground being broken on the house which they hope to buy. The plan is to have that house done by June 2020 so they can move in before school starts in the fall. This summer a third family began the initial steps in the journey toward home ownership with Habitat. The plan is to break ground on that third house in the McFarland Meadows community next spring.

So how does this all work? Habitat for Humanity strives to give families a “hand-up not a hand-out.”

Habitat partners with individuals and families to build simple, safe houses and assists with the purchasing process. Partners must help to build homes and earn “sweat equity” (250 hours per adult partner). They prepare to purchase their home through a loan pre-application, a home owner education program, saving for a low down payment and then finally applying for and securing a low interest loan. Homes are not given to partners, however, their purchase is subsidized by Habitat.

Building costs are minimized by our dedicated volunteers who contribute hours and hours of labor. These volunteers include individuals, groups of volunteers from a variety of businesses or service groups, church groups members of the SUNY Oneonta and Hartwick College Habitat chapters and professional builders. We do need to hire some licensed professionals for some of the more complicated building tasks, of course. However, the actual cost of

building each house is considerably lower than its appraised value (the sale price).

So how can our limited income partners afford to buy a house? The monthly cost of their mortgage is capped at 30% of their income. But that doesn’t cover the sale price does it? That is where the Habitat subsidy kicks in. We subsidize the difference between the sale price and their mortgage with a second subsidizing mortgage. It “disappears” gradually as they pay off their first mortgage. While we do receive the money from their loan at closing, we do not receive full reimbursement for the cost of building the house.

So what can you do to help families move into a new simple, safe house? Volunteer to help build, serve on a Habitat committee or the board of directors. Contribute your expertise in building, finance, management, etc. Donate monthly, yearly or whenever you can to help us build houses and subsidize the purchase of the house so that we can continue building houses for years to come.

Enclosed you will find an envelope to facilitate your tax-deductible donation. Please help us continue to make the dream of home-ownership a reality for our partner families.

Mary Ann Dowdell, HFHOC Board President



*Left: Brad Conforti, Colleen Dorsey-Conforti, and Mary Ann Dowdell celebrate at the closing of the Dorsey-Conforti house in September. This is the first house completed in our new McFarland Meadows community.*

### 30TH ANNIVERSARY CELEBRATION

Full house celebrates partner families and volunteers.

On Sunday, September 15, 2019, over 60 people gathered to celebrate 30 years of Habitat for Humanity in Otsego County. Those in attendance included board members, volunteers, and past partner families who shared their stories of success and memories of building homes.

Habitat for Humanity International was founded in 1976, and the Otsego County chapter was originally founded in 1989 as the Northern Susquehanna Habitat for Humanity. In 1996 due to partner family and geographic needs, Northern Susquehanna divided into three separate chapters for Otsego, Delaware, and Chenango counties.

Chapter President, Mary Ann Dowdell, presented a short overview of HFHOC's history and recognized six volunteers for their dedication over the years. (More on volunteer recognition below.) Photos and news articles from throughout HFHOC's 30 year history were on display, including a photo of each one of the 34 houses. Over the years homes have been built or renovated all over the county including neighborhoods in Oneonta, Maryland, Morris, Pittsfield, Hartwick, New Berlin, Unadilla, and Middlefield.

Thank you to all who joined us and we can't wait to keep hammering away for the next 30 years!



*Our very first partner family, the Collins' (left) poses with our most recent partner families, the Dorsey-Confortis (center) and Casey Grant (right) at the 30th anniversary celebration.*

*President Mary Ann Dowdell addresses the guests at the 30th anniversary celebration.*



*Guests, partner families, volunteers, and board members mingle and reminisce at the 30th anniversary celebration.*

### RECOGNIZING OUR CHAMPIONS

Names added to "Movers and Shakers" & "Friends and Benefactors" lists.

During the 30th anniversary celebration we recognized thirteen volunteers who have gone above and beyond to help Habitat for Humanity Otsego County in the recent past.

The "Movers and Shakers" plaque recognizes volunteers who have provided sustained leadership to make things happen as board officers or committee chairs.

**Peggy Fowler, Jane Miller, Edie Polhamus, and Frances Reed were added to the "Movers and Shakers" plaque.**

The "Friends and Benefactors" plaque recognizes supporters who have given generously to HFHOC through time or money.

**Pat Archambault, Doug Lasher, William Coleman, Jon Edgington, Dennis Folwer, Starr Hobb, Maureen Murray, Stan Syversten, and Steve Walsh were added to the "Friends and Benefactors" plaque.**



VOLUNTEER & BUILDING PROJECT UPDATE

Making progress on Lot #2 at McFarand Meadows.

Before the Dorsey-Conforti family even moved in to Lot #1 in September, we were already hard at work on their first neighbor's house. It is full-steam ahead at Lot #2 at McFarland Meadows. The rough plumbing and wiring have been completed and inspected. A front porch roof and porch deck have been added. The house has been sided and the roof has been shingled. Sheetrock has been going up and we are in the middle of taping, spackling and sanding.

Thanks to eight groups of volunteers from area businesses and organizations who recently shared their time and talent at the work site: **New York Central Mutual, NBT Bank, Verizon, Southern Tier Connect, SUNY Oneonta Campus Habitat for Humanity Chapter, Hartwick College Campus Habitat for Humanity Chapter, Hannaford's Supermarket, Simple Integrity, T.W Contracting, and St. Mary's Catholic Church.**

Are you interested in having your group help out HFHOC? Contact Marjorie Pietrafaccia at 432-1385 or by email at [Pietramm@oneonta.edu](mailto:Pietramm@oneonta.edu).



Lot #1 at McFarland Meadows is complete and the Dorsey-Conforti family is settled in!



St. Mary's Catholic Church sent their "siding crew" to Lot #2 and finished in one day!



Volunteers working on the interior of Lot #2 at McFarland Meadows.



AMAZON SMILE

Don't forget us as you do your Christmas shopping.

Good news! AmazonSmile is now available in the Amazon Shopping App to all Amazon customers using supported Android devices.

When you use AmazonSmile, Amazon will donate a portion of your purchase to HFHOC! To indicate HFHOC as your charity of choice, make sure you have the latest version of the Amazon Shopping App, then open the App on your Android device. View Settings and select AmazonSmile. Follow the in-App instructions to complete the process.

We thank you for keeping HFHOC in mind as you shop online!



CHAPTER AWARD

Recognition for volunteer board.



Habitat Otsego was honored by Habitat for Humanity New York State for outstanding work by a chapter that is run by volunteers! Did you know that we do not have a paid administrative staff? We are a group of dedicated community members volunteering to help families and improving the quality of life in Otsego County. Several members of our board of directors were present to accept the award at the HFH New York State conference in October 2019.

HFHOC board members pictured above L to R: Steve Londner (HASP coordinator), Ryan Chronister (treasurer), Karyn Wendrow (secretary), Mary Robinson (HFHNYS CEO), Mary Ann Dowdell (president), Edie Polhamus (vice president).

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**Return Service Requested**



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**INCLUDE HFHOC ON YOUR HOLIDAY GIFT LIST**

Help us fund future projects!

2019 was a busy year for HFHOC! We finished construction on our first house at McFarland Meadows in Oneonta, a partner family paid off their mortgage, we celebrated 30 years of service to the county, and we started construction on our 35th house on Lot #2 at McFarland Meadows. Our projects provide life-changing enhancements for partner families. Building homes, constructing ramps and accessibility features (HASP) requires land, many hours of volunteer labor, and many dollars to purchase materials and services.

Our partner families work hard helping build Habitat houses as they strive toward purchasing a home of their own. Houses are not given away, they are sold to the families at a subsidized cost.

We have land at McFarland Meadows for nine houses and have a new goal of building more than one house a

year. Your generous support can help us reach this goal and make owning a home a reality for more families!

**We need your help to finance future builds! This is the only request for donations we make all year, please use the enclosed envelope to make a contribution. You can also donate online at [www.HabitatOtsego.org](http://www.HabitatOtsego.org).**

Thank you in advance for your assistance in making dreams come true and keeping Otsego County a great place to live!

*Make a difference!*

**DONATE TODAY**

[www.habitatotsego.org](http://www.habitatotsego.org)