



**All people
deserve a
decent life
and the power
to build their
own futures.**

Affordable housing helps
them attain both.



Habitat
for Humanity®
of Berks County

For many, Berks County is a place where the American Dream springs eternal. Where the promise of a better life and a brighter future still exists. It's a place where—if you choose—you can work hard, earn a modest wage, and raise the quality of life for you and your family.

Habitat for Humanity of Berks County serves people earning a modest wage and pursuing a more prosperous life.

THE CHALLENGE

When pondering the challenges facing the city of Reading, housing is not one that immediately comes to mind. However, it should. The city of Reading has seen a severe decline in quality housing.

More than 50% of all housing in the city is rental units, but rental costs continue to rise. Housing is available, but more than **200 homes have already been identified as “blighted,”** and more are anticipated. Additionally, the number of abandoned homes and empty lots continues to grow as large segments of city neighborhoods continue to deteriorate.

Scientific research proves housing impacts other social issues including crime rates, healthcare, and education.



Our area needs semiskilled and skilled workers in a variety of manufacturing and healthcare organizations. We have also seen growing demand in the trades. These workers need safe, affordable, quality housing, which is essential for establishing a reliable workforce in our region and building a vibrant local economy.

The time for revitalization and transformation is here. The time to act is now.

HABITAT HAS A VISION FOR OUR CITY

We want to create impact that goes beyond a house.

We want to enrich lives, transform neighborhoods, and change the culture of our community. In addition to creating homes for families and giving them a decent, secure place to live—we want our activities in impoverished neighborhoods to inspire other residents, motivating them to take pride in their own homes.

In other words, we want to spark a movement. One that empowers people to build their own future. We want to lay the foundation for building a sustainable community that creates more favorable conditions beyond a home, including education, employment and healthier living.

Ultimately, we aim to rank among the major housing leaders in our community for neighborhood vitalization. To fulfill this vision, we need your support, because **you hold the key to making it a reality.**

Please join us in helping hard-working men and women find strength, self-reliance, and stability through shelter.

WHY HOMEOWNERSHIP IS GOOD FOR RESIDENTS.

- **A home is a tangible asset**
- **People have more discretionary income when the majority of their money isn't used for rent**
- **Homeowners typically improve their money management skills and stabilize their debt**
- **Research shows that home ownership has a positive effect on education, property upkeep and maintenance and improved health.**

We want
to spark a
movement



FIRST-TIME HOME BUYERS PROGRAM

The Habitat Berks first-time home buyer program offers residents of our county the opportunity to own a fully renovated or new home. It's important to note: We do not give away homes. We give people the chance to learn and earn their way into homeownership.

Potential buyers must complete a rigorous 12- to 14-month program of preparation and review that includes:

- Level-of-need assessment
- Completing 200 hours of “sweat equity,” including:
 - Working on the home itself or at another Habitat job site
 - Working at our Restore in Temple, PA
- Completing up to 50 hours of financial education courses
- One-on-one financial counseling and credit score remediation, if necessary

To be considered for our program, candidates must:

- Live or work in Berks County for at least one year
- Not currently own a home
- Submit documentation of US citizenship or legal residency
- Submit proof of income
- Demonstrate a need for affordable housing (such as unsafe living conditions, overcrowding, high cost of rent, etc.)

After meeting and completing all of the requirements and sweat equity hours, Habitat Berks homebuyers are eligible to purchase their home by signing affordable 30-year mortgages with low-interest rates.



200
HOURS OF SWEAT EQUITY

UP TO **50** HOURS OF
FINANCIAL AWARENESS

90%
OF SURVEYED HABITAT
HOMEOWNERS SAID THEY
COULD NOT HAVE OWNED
A HOME WITHOUT HELP
FROM HABITAT

For more information visit
www.habitatberks.org/own-a-home

WHY HOMEOWNERSHIP IS GOOD FOR OUR COMMUNITY

Every parent wants a better future for their family. Every child needs a safe place to call home. But the rewards are also great for the Reading and Berks community.

- Research shows lower teen pregnancy rates, better test scores, and higher graduation rates for children of homeowners.
- Children of homeowners are more likely to graduate from college compared with children in families who do not own their homes
- Homeowners are more likely to be involved in community civic engagements, local elections, and volunteer work compared to renters.

Building On Success

For more than 30 years, Habitat for Humanity of Berks County has focused on creating homeownership opportunities within the county with a concentration in the city of Reading. We have already completed 62 projects. More recently, we successfully moved families into six homes—three on Tulpehocken Street and three on 4th and Elm Street.



62
PROJECTS
COMPLETED

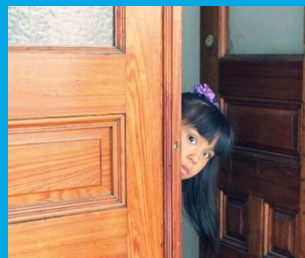
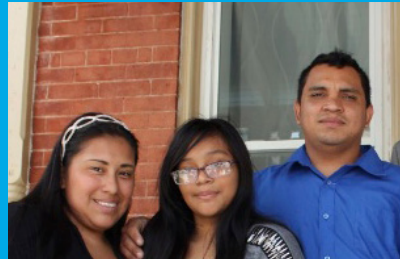


Lurietta's Story

Lurietta and her son moved to Reading to escape an abusive relationship. Lurietta quickly found a new job, but finding a place to live would take more patience. After learning the Habitat Berks home buyer program required one year of steady income, Lurietta spent the year not only working at her new job but also increasing her credit score and saving money. Once in the program, she worked hard to complete her sweat equity hours. Today, Lurietta and her son look forward to a promising future with the stability that comes with homeownership.

Roberto and Tania's Story

Roberto and Tania were living in a cramped two-bedroom apartment with their three young daughters. They dreamed of homeownership and joined the Habitat Berks program. Working hard through the homebuyer education classes and the required sweat equity hours, the family made their dream a reality. Instead of rooming together in an attic, each girl has her own room, and with Habitat's low-interest mortgage, the family pays less to own their home than they paid in rent.



**Giving people hope
is how your gift to
Habitat Berks matters.**

BUTTONWOOD GATEWAY: A NEW ENDEAVOR FOR HABITAT BERKS.

The Buttonwood Gateway Project is a unique undertaking for Habitat Berks. Instead of building or renovating a home, we're completely transforming a blighted urban area and turning it into a beautiful, vibrant neighborhood with safe, affordable housing.

Located at one of three main access points into the city of Reading, the Buttonwood site will effectively create a "gateway" between Reading and West Reading.

The project will catalyze future projects to transform Reading from a city in disrepair into a blue-collar town that can house a more attractive workforce for present and future companies.

Habitat for Humanity of Berks County looks forward to making a positive impact on the city of Reading with our Buttonwood Gateway Project. Please consider joining us on our mission to help benefit the city both aesthetically and financially.



PROJECT SNAPSHOT

- Site located at the 400 block of Tulpehocken Street, 200 block of West Buttonwood Street, and 400 block of Milmore Street.
- Bordered by the Schuylkill River, Schuylkill Avenue, Buttonwood Street, and Baer Park.
- The location creates a "gateway" between Reading and West Reading.
- Targeting 20-25 new homes; 5-6 renovations.
- The new neighborhood will feature family-friendly amenities, including a playground and sidewalks.

Location & Scope

The new Buttonwood neighborhood will be within minutes of the Schuylkill River Trail, Olivet's Boys and Girls Club, Northwest Elementary School, Reading Arts Works, and Baer Park. Residents will be able to walk to work, walk to school, and walk to green space. They'll also have access to local restaurants, shops, and jobs in West Reading just over the Buttonwood Street bridge.

Project Details

- The site is located at the 400 block of Tulpehocken Street, 200 block of West Buttonwood Street, and 400 block of Miltimore Street.
- The project will provide an estimated 25, or more, single, high-quality, affordable homes.
- Habitat Berks is working alongside Delaware Valley Developers who is building 46 low-income rental units.
- The total investment of the Buttonwood Gateway Project is estimated at \$7 million.
- Construction is tentatively scheduled to begin by Spring 2021.



THE PATH OF PROGRESS

- Site control of properties
- Approved engineering plan
- Demolition of blighted homes
- Construction of new housing
- Renovation of existing housing
- Development of green space



See the latest construction progress
on our website: habitatberks.org

Why Local Businesses Should Invest

***The Department of Community
and Economic Development
(DCED) Neighborhood
Assistance Program (NAP)
encourages private sector
investment into projects
that help improve distressed
communities by providing
tax credits to businesses that
donate capital to support
projects that promote
neighborhood revitalization.***



pennsylvania
DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT

PROJECT FUNDING & KEY PARTNERSHIPS

Our donor community and the effective use of grants and alternative funding sources will provide a foundation to support each phase of development.

- Our City Reading Foundation donated property.
- Donated and reduced-cost materials and appliances lower the expense of completing each home.
- Volunteers both skilled and unskilled in construction reduce the labor cost as much as 35%.
- Funds from the sales of the homes will be reinvested.
- The Neighborhood Partnership Program's annual business contribution of \$125,000 will fund:
 - Pre-development activities including environmental study and architectural design
 - Direct construction costs for the new builds and the renovations
 - A portion of Habitat Berks salaries for employees whose work will be directly related to the construction
- Customers Bank is an annual business partner, taking on the mortgages for the newly constructed houses.
- Habitat also receives HOME Funds from the city of Reading to assist in financing the renovation of existing properties to be sold.
- United Way of Berks County helps to fund our Family Services and Education program.

Join Us

The Buttonwood Gateway project has the opportunity to turn a blighted area of town into a bustling hub in the city of Reading. But it requires resources and commitment to become the thriving neighborhood we envision. That's where you can help.

You hold the key to making Buttonwood Gateway a reality.

Together, we can deliver comprehensive revitalization that will transform the lives of many families, and the city of Reading, helping to improve the rates of:

- Homeownership
- Median property value
- Residential vacancy
- Poverty
- Crime
- School dropout
- Graduation
- Unemployment
- Food insecurity

At Habitat for Humanity of Berks County, we're confident in our plan for Buttonwood Gateway, and your investment in it will give hard-working families something more important than a home. It'll give them hope—a chance at a decent life and the power to build their own futures.

We humbly ask for your financial support to make this transformation come true.



A SPECIAL THANKS TO OUR PARTNERS, INCLUDING:

- Berks Connections/Pretrial Services
- City of Reading
- Customers Bank
- Delaware Valley Developers
- Fromm Electric
- Neighborhood Housing Services
- Our City of Reading Foundation
- United Way of Berks County
- York International

SPONSORSHIP LEVELS

You can support our project in a variety of ways, and we appreciate any and all donations. Our campaign levels of contribution will be recognized as:



\$50,000+ / Cornerstone

\$25,000+ / Keystone

\$10,000+ / Rooftop

[Click here to see our updated financial information at habitatberks.org/financials](https://habitatberks.org/financials)



The Berks HFH Restore plays a big part in helping us achieve our mission. Located at 5370 Allentown Pike in Temple, PA, the store features new items from leading retail outlets as well as gently used items. Our inventory is expanding every day thanks to the tireless efforts made by the ReStore staff.

Every type of donation, whether you donate money or your valuable time to help out at the store, further enables Habitat to achieve their mission of providing safe, affordable housing to Berks County.

Best of all, the money raised at our store goes directly into providing safe, affordable homes that qualified families can buy with low-interest rate mortgages.



YOU HOLD THE KEY TO MAKING IT HAPPEN.

If you have any questions, need more information, or would like to tour the project site, please contact us.



Consider a gift to Habitat for Humanity of Berks County.
To donate, visit **habitatberks.org**.

Tim Daley

Executive Director

tdaley@habitatberks.org

(610) 373-3439 x305

Mike Rodino

Director of Construction

mrodino@habitatberks.org

(610) 373-3439 x304

Penny Hummel

*Director of Marketing
and Development*

phummel@habitatberks.org

610-373-3439, Ext.301

Iris Bellman

Office Manager

ibellman@habitatberks.org

(610) 373-3439 x303

Eneida Powell

*Director of Family Services/
Volunteer Coordinator*

eneidap@habitatberks.org

(610) 373-3439 x307

Mark Wallace

*Manager, Habitat For Humanity
of Berks County ReStore*

mwallace@habitatberks.org

610-921-1315



Affiliate Office

201 Washington Street #329/330 • Reading, PA 19601
610-373-3439 • habitatberks.org