

The Habitat Scoop



“I don’t know how I would have done it without this opportunity. It made a difference for my son and me. It’s going to make a difference in my son’s future.” - Maria

Maria’s journey to homeownership was long, exhausting, and for the most part, felt incredibly unlikely to succeed. Time and again she applied for housing, dismayed to see her application was always one of thousands. But she never gave up applying. Finally, in 2021, Maria was accepted into our Home Purchase Program. It was astonishing news to receive while living in a window-less basement apartment with her son throughout the pandemic. “We had a lot of issues with flooding and no windows. Since there’s no light, it kind of plays tricks on your mood because

you’re secluded in there most of the time you’re home.” Thankfully, this was no trick, and Maria closed on her new home in Brooklyn in mid-2022.

“In the beginning you still feel a little shocked or detached from it because you’re doing this process of making it your nest. Now it feels like home. We love it here. It’s fantastic.” And Maria wants you to know that your support makes a difference. “I don’t know how I would have done it without this opportunity. It made a difference for my son and me. And I know it’s going to make a difference in my son’s future.”

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Letter from the CEO

Dear Friend,

We've got some wonderful impact stories to share with you in this edition of The Habitat Scoop.

You'll meet Maria, a single mother in Brooklyn, who immigrated 10 years ago from Argentina. Maria and her young son faced some immense housing instability over the years, but even when she could only afford to rent a single room for them to share, she did everything to ensure her son had everything he needed. You'll be incredibly moved to hear how Maria has seen her son flourish since she became a Habitat homeowner and they've encountered stability and peace.

We've also got a really interesting success story for you from our Habitat NYC Community Fund. The Community Fund – which provides those who need it most with access to affordable financing – made a loan to our fellow affiliate in Steuben County to support the preservation of an existing affordable home beyond Habitat NYC and Westchester's traditional impact region. It's a creative new way your generous partnership enables us to advance our critical mission.

And while there were many disappointments during this year's New York State legislative session, with sector-changing policies failing to gain traction, I'm thrilled to share we played a pivotal role in a recent advocacy win.

Thank you for your ongoing support and for ensuring that all New Yorkers have a safe, stable place to live. I invite you to thoughtfully consider your most generous gift possible today to help advance housing justice for families across our region.

With gratitude,



A handwritten signature in black ink, appearing to read 'Karen Haycox'.

Karen Haycox

CEO, Habitat NYC and Westchester

President, Habitat NYC Community Fund

A unique way to preserve an affordable home

Did you know? Your support helps us to preserve existing affordable housing in unique ways. Our Habitat NYC Community Fund recently made a loan to a fellow Habitat affiliate, **Steuben County Habitat for Humanity**, to support their home purchase and resale efforts.

This innovative approach to preserve an affordable home in Corning, New York, near the Finger Lakes, saw Steuben Habitat use part of the loan to purchase a home currently owned by an existing Habitat homeowner! The home was resold to a new Habitat homeowner, **Miranda, a single mother tremendously excited for her family to experience the peace of stability.**



“Owning our own home means we no longer have to worry about what’s next. The kids, pets and I can start making memories in our forever place.” - Miranda

The loan will also go towards home improvements to reduce the likelihood of large future expenses, best positioning Miranda and her two kids for long-term homeownership success.

Steven Daniels, executive director, Steuben Habitat, is thrilled for Miranda and her family, “This loan will enable us to preserve an affordable homeownership opportunity and offer to another family a path to building home equity, and to the generational benefits that go with it.” **Thank you for investing in a more equitable New York where we all can own a piece of our communities! ■**

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In fact, Maria has already witnessed the impact of stable housing on her son's mental and emotional health. "We moved so many times – every couple of years since he was four. It never felt like a safe place



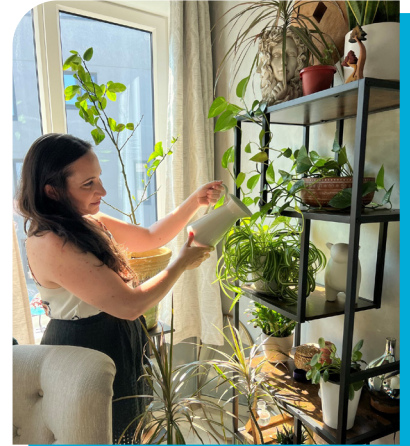
until now. It was a struggle for him for many years because of his separation anxiety. Before we moved (here) he was struggling. But when we moved here, we started calming down and finding our place in the world." Maria

says the knowledge that **"this is ours, this is our home, and this is where we belong,"** has dissipated any anxiety about future displacement.

"I have enjoyed the peace of mind that this belongs to my son and me. Knowing that if something happens to me, this is my son's. He will never have to worry about that. You can't put a price on that. I see the changes

of having that peace of mind for him as well, it's huge. That is the most enjoyable thing."

For years, Maria worried about how to adequately provide for her son in a city that's so expensive. That worry has finally been alleviated, having



“(made) sure that he has that one advantage – possibility. Having the chance to give him that is huge. I get so emotional looking out the window, seeing the trees and the sun...

When you're finally out of survival mode, you get to start enjoying the little things and those moments."

Your generosity helps power our vital work building and preserving affordable homes and connecting more New Yorkers with homeownership opportunities. Please make your next gift today to help families like Maria and her son – and so many more – to escape survival mode and enjoy newfound security and possibilities! ■

CELEBRATING AN ADVOCACY WIN

Habitat NYC and Westchester plays a critical role in addressing and righting centuries of unjust, racist housing laws and financing mechanisms that prevent communities of color and low-income families from entering the homeownership market, and shape the geography of the wealth, health, and education inequality we see today. Your faithful support fuels our advocacy efforts, so we're thrilled to share that **one of our policy priorities recently passed both legislative chambers and is on its way to the Governor's desk.**

The **Housing Affordability, Resiliency, and Energy Efficiency Act (HAREEA)** is a bill that modernizes NYC's lending authority, allowing us to more flexibly implement innovative housing strategies and solutions – serving more families with equity-building homeownership opportunities. We submitted letters of support to key legislative leaders and committees and included the policy in our direct advocacy efforts throughout the legislative session. **Thank you for helping us achieve this advocacy win.** That's the power of our collective action – and your generosity! So please make your next gift today to support housing policies that drive a more just housing future for all. ■



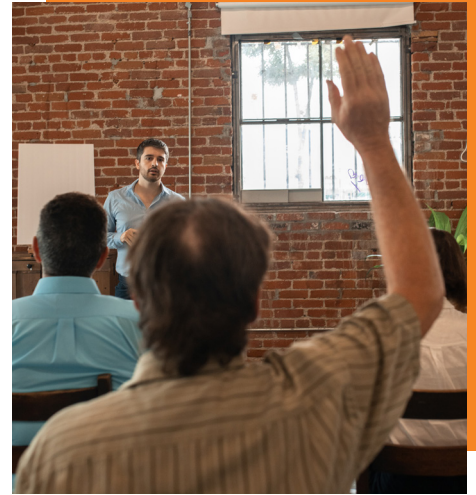
PLEASE SUPPORT OUR CRITICAL MISSION

YOU CAN PROVIDE EDUCATIONAL TRAINING AND RESOURCES TODAY!

Setting up our homeowners for long-term success

While it's incredibly fulfilling to see Habitat homebuyers become homeowners, our work doesn't stop there! When their home purchase is complete, Habitat NYC and Westchester is there for our homeowners, helping them with legal issues, training co-op boards, creating support and assistance around foreclosure prevention, and more.

This is your chance to commit to ensuring our homeowners are set up for long-term homeownership success. Our Homeownership Programs team conducts workshops throughout the year like *Property Tax Benefits and Incentives*, *Cutting Costs and Improving Energy Efficiency*, and *Disaster/Emergency Preparedness*. **And we need your help to continue assisting our homeowners with maintaining their home for years to come.** Today, you can provide hardworking New York families with ongoing educational training and resources. Please make your next gift. ■



Ways to Give



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Habitat NYC and Westchester
Gift Processing Center
PO Box 98153
Washington DC 20090-8153



TELEPHONE

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111 John Street, Suite 770 Tel.: 212.991.4000
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