Building a Home for the Hendersons How Habitat created a happy habitation in Hamden

ATHOME

BY DUO DICKINSON

PHOTOGRAPHS: ANTHONY DECARLO

ob Henderson and his blended family are the reason Habitat for Humanity New Haven exists. In its 26th year, spanning at least two recessions, Habitat for Humanity New Haven has never stopped building. Henderson's compelling story shows how the local chapter of a national organization has kept building homes through the worst recession since its founding.

Five years ago Bob Henderson was a single parent with two children, living with his uncle and grandmother. To accommodate child care and provide for his family, Henderson held down three jobs, often working the odd night shift between ferrying children to and from school.

Hearing about Habitat for Humanity New Haven from a friend, Henderson knew that Habitat didn't offer handouts or gifts, but required a level of dedication where he and his family had to commit to actually help build a home.

Fortunately for Henderson, the Habitat folks were thinking about building a house in Hamden, in a place that was perfect to raise a family. That new territorial opportunity was encouraged by one of Habitat's best methods of fundraising organizing a suburban community to band together and raise \$50,000 and assume ownership of a specific "build."

In this case, members of Habitat's Sleeping Giant Build helped pave the way in 2008 with an assist from the town of Hamden and Mayor Scott Jackson. A site was already on town officials' radar. Chris Marchand, Hamden's community development officer, knew of a site that had effectively been abandoned by its

owners. The state of the home sitting on just over a tenth of an acre site was worse than abandoned, however. According to Marchand, "Its condition was so poor that the town deemed it a danger to the neighborhood." After assuming ownership in lieu of payment of back taxes, the town razed the structure.

So when Habitat Executive Director Bill Casey approached Mayor Jackson it was easy to craft a solution. If Habitat paid the demolition costs and back taxes (totaling about \$12,000) they could assume ownership of the site and build a house with and for Bob Henderson and his family. "It was a win-win for everybody concerned," notes Casey. Sleeping Giant Build set about to raise \$50,000 and volunteered to take a lead position to build the Henderson home.

Habitat has a prototype home design, finetuned over the last 15 years to fit a typical Hill or Newhallville site. Here the site was a similar size (50 by 100 feet), but it dropped a full six feet in elevation front to back. A new design had to be created that accommodated that slope, and that topographical characteristic also made possible a rare feature for a Habitat home: a garage. That feature also fit the nature of the other homes in the neighborhood.

The house itself fits the classic Habitat model: three bedrooms, 1.5 baths, an open first-floor living and kitchen space with bedrooms on the second floor. But here the foundation of the house had to be slipped into that hillside. A custom design was drafted (donated by my office) that accommodated all the various zoning setbacks, the slope of the hillside, and incorporated the donated engineering skills of Tom DiBlasi, who was able to



create a home that was safe and sound and simple enough to be constructed by volunteers.

After two years of qualification and building, along with hundreds of other volunteers and dozens of corporate sponsors, Henderson and his two children moved into the home. Since taking occupancy some two years ago, Bob's life has changed. "It's gotten better," notes a smiling Henderson.

Beyond pride of ownership and a solid financial investment, Henderson's new home helped to make possible the creation of a new family. After living there for a year with his girlfriend, Jakeyta, Bob married her and their combined family could officially expand with the daughter they had together with Jakeyta's other child and Bob's two children.

Getting them out of a makeshift imposition on relatives and split job responsibilities, the Hendersons' new home has created a safe harbor for a fully blended family. By the time they moved in, two of their children were old enough to live outside of the home and a year ago Bob's son moved on to college, leaving a family of four comfortably housed in this 1,200-square-foot house.

With the advent of the single new place to call home for his new family, Bob Henderson was also able to make his work life both more regular and more rewarding. He has been promoted to a lead painter at Yale University, managing a crew of ten, and has found that having the new home helped to "get me the opportunity to do this, providing both a time and a place for my family."

The project has been so well received by the town that Habitat and Hamden have coordinated their mutual interests again. The Maselli Farm recently became a town park and had an unoccupied 19th century farmhouse that was a perfect candidate for a sensitive renovation by Habitat. It should be occupied late this year after that renovation project is completed by Habitat volunteers.

With their older kids safe and sound and their young daughter entering her posttoddler years, Bob and Jakeyta have begun to think about enhancing their home by finishing the basement and working on the yard.

These hopes and dreams are unremarkable for most of us in the comfortable state of Connecticut. The Nutmeg State has a national reputation as being one big "bedroom community." But those of us who live here know that there are those without bedrooms to sleep in. Working families that simply can't find a safe place to live in the country's richest state are desperate for a place to call home.

New Haven has its share of "housing" funded by every level of government. But sometimes the private sector offers the flexibility and can-do spirit that connects with those who have the desire to invest the time and energy that Habitat for Humanity embodies. Sweat equity may be old-fashioned and exhausting, but in a world where "credit default swap equities" on single-family American homes nearly crashed the world's economy, it just could be that what is old is true again: Home is where the heart (and hands) are. **



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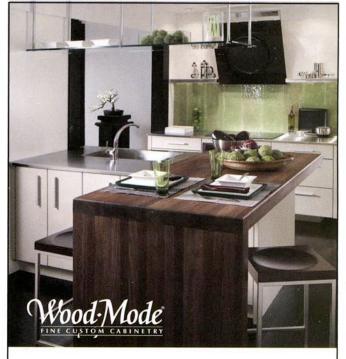
RANDOM We all want to be objective but inevitably beliefs that should be fact

-based end up being faith-based.
Consider the intensity of belief that there were Weapons of Mass Destruction in Iraq. Or those who knew (and still know) vaccines cause autism. Or even that gutters work. The lack of proof or any little bit of it does not affect the reality of "Dark Matter" because its presence fits a huge construction of how the universe "has to" be.

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The Habitat Story In New Haven

The classic Habitat home-building scenario is familiar to almost everyone: Donations, volunteer time and most importantly applicants that commit to

help build the home they will live in all promote "ownership" of a Habitat home on every level. A home is a personal possession, but it's also an abiding commitment to a family, a community and to the kind of financial responsibility most hard-working homeowners know well.

When applicants complete 400 volunteer hours of service and successfully navigate a deep financial vetting they become eligible to purchase a house. The applicant plays closing costs, but the mortgage carries no interest. Families who would not have the wherewithal to qualify for a traditional mortgage are given financial counseling, ongoing support in learning the ins-and-outs of maintaining a home and paying all the bills beyond mortgage payments and taxes. This was true even in the "go-go" first decade of the 21st century, where banks proved to be less successful at determining who could handle the responsibilities of owning a home than a group of diligent volunteers.

Even with large amounts of donated materials and many thousands of hours of volunteer labor, each house costs in excess of \$120,000 to build, independent of land costs. The mortgage that the homeowner assumes is interest-free, and a typical Habitat home has a price tag around \$90,000. Habitat's fundraising subsidizes both these costs and the overhead of the organization whose offices are on Union Street in New Haven.

The first 15 years of Habitat New Haven's existence were focused on rehabbing existing homes in two neighborhoods: the Hill and Newhallville communities. The last decade has seen a dramatic expansion not only in the type of building Habitat does, but also in the communities it serves.

By focusing on building new homes Habitat has been able to increase its quantity of safe, affordable, single-family homes to between six and eight per year, compared to two or three annually in its first decade of existence. This year Habitat is hoping to go beyond those numbers, despite the current economic climate. Not only has the number of homes increased, but Habitat New Haven now draws volunteers and financial support from more than 20 towns that surround New Haven and has built homes in Wallingford and Hamden.

-D.D.