

New Kids on the Block

We welcome the following homeowners to the
Huntington WV Area Habitat for Humanity Family:



Gail & Rex Perry
Dedication Date:
June 14, 2016



Karen Hayes & Jim Hendrie
Dedication Date:
December 12, 2016

Habitat Happenings Winter 2017

Issue 8

What To Do with Your Tax Refund

If you're getting a tax refund this year, taking a moment to consider your options can really maximize your hard-earned money. Whether you're paying off debt, thinking about travel or looking at remodeling your home, here are a few ideas for getting the most out of your tax refund:

Pay down debt

- Get ahead of loan payments:
 - Home mortgage
 - Car loan
 - Credit card balance
 - School loan

If you pay more towards your home mortgage, the overage will go directly towards your principal balance and will help to reduce the length of your mortgage. Also, if you are behind on your payments, this is a great time to catch up and start fresh.

If you have debt, this is one move you can make that can really improve your financial health. By paying down or eliminating certain types of debt, you'll pay less overall by reducing or eliminating the interest that would otherwise accrue. If you're like most people, you'll also experience a sense of relief once your debt is paid off.

Plan for the future

- Start an emergency fund for:
 - Car repairs
 - Health care (out-of-pocket and unexpected)
 - Housing expenses

Life may not be predictable, but we can always count on financial obligations. To ensure that your unplanned expenses are covered, experts recommend setting aside 6-8 months of take-home income as a baseline for your emergency fund. If you haven't started your emergency fund yet or are still short of your

baseline goal, consider using your tax refund to get started or close the gap. When the unexpected happens, your emergency fund will help preserve your standard of living so you can focus on what matters most—you and your family.

Contribute to your retirement savings:

- IRA
- CD
- Savings account

After a lifetime of work, you deserve financial comfort and stability. Setting aside some or all of your tax refund in a savings account, CD or IRA can help you build a comfortable nest egg so you can enjoy your well-deserved retirement years.

Grow college savings:

- Start or grow a college fund

Education is a great investment for the success of your children. By contributing to a college savings account now, you'll be prepared to pay all or part of your child's tuition, housing, books, transportation and other living costs when the time comes. Saving earlier, with certain savings vehicles, may offer greater results from interest compounded over time.

Remodel your home:

- Energy efficiency
- Kitchen or bathroom upgrade
- Roof repair
- Window repair

You may be able to improve your standard of living and increase the value of your home by fixing a leaky roof or remodeling an outdated kitchen. Installing energy efficient features, such as double-paned windows and upgraded insulation may also help you save on your monthly utility bills.



Save for something big:

- New home
- New vehicle

As you earn more and your family grows, it's natural to think about buying a house or new car. It isn't easy to find the perfect home or just the right vehicle, so when you do, it's great to be prepared with savings that are there when you need them. By choosing a savings account or CD, your tax refund can accrue interest over time so you have more to spend when you're ready.

Invest in your career:

- Classes and training
- Degree, diploma or certificate

Cultivate your career and personal growth by developing new skills or experiencing something completely different. Using a tax refund to invest in your career is a great way to reward yourself and take action toward a better job, larger salary or an entirely new career opportunity.

Ready for a New Career?

Check out the following websites:

- <http://www.huntingtonashlandhelpwanted.com>
- <http://www.wsazclassifieds.com>
- <http://media.herald-dispatch.com/hdjobs/>
- <http://www.bettertristatejobs.com/>
- <http://www.monster.com/>

What Does It Take To Build A Habitat for Humanity House?

People in your community and all over the world partner with Habitat for Humanity to build or improve the place they call home. In fact, Habitat is the largest privately held homebuilder and regularly ranks as one of the top 20 homebuilders in the United States.

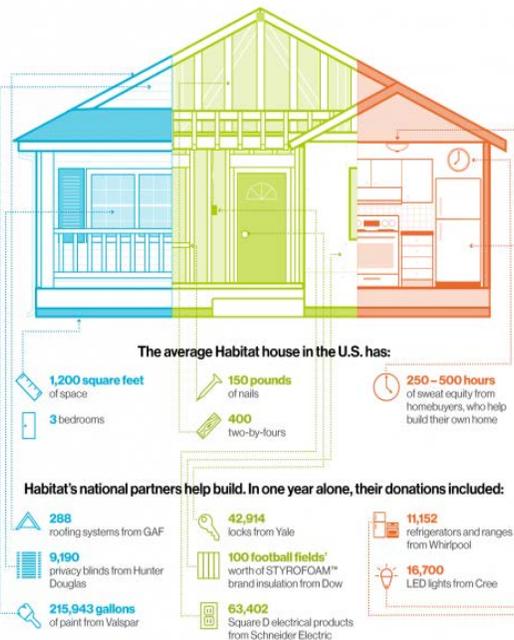
But what exactly goes into building a Habitat house? A whole lot, as it turns out.

It takes future homeowners, who put in between 250 and 500 hours of sweat equity working on their homes and those of other homebuyers. It takes dedicated volunteers who give their time and energy so other families can have an opportunity for a better life.

It also takes the support of our generous donors, both those who make financial contributions and those who give materials. The average Habitat home in the U.S., a 1,200-square-foot house with three bedrooms, takes 150 pounds of nails and 400 two-by-fours.

Many materials are provided with gifts and in-kind donations from our corporate sponsors.

what does it take to build a Habitat house?



Contributions large and small continue to make a difference, and we believe there is something every company can give. From insulation to locks to refrigerators, here's what our national partners donated in one year alone:

- 288 roofing systems from GAF
- 9,190 privacy blinds from Hunter Douglas
- 251,943 gallons of paint from Valspar
- 42,914 locks from Yale
- 100 football-fields worth of Styrofoam insulation from Dow
- 63,402 Square D electrical products from Schneider Electric
- 11,152 refrigerators and ranges from Whirlpool
- 16,700 LED lights from Cree

So what does it take to build a Habitat house? It takes every one of these things — and you! Learn more about gifts-in-kind donations and find more ways to get involved with Habitat.

ReStore: Unexpected Treasures Await

The ReStore is the ideal place to find all kinds of things for your home. You can pick up paint, lumber, great furniture, home accessories, building materials and even appliances at great prices. Best of all, the proceeds from our ReStore help fund the construction of more Habitat homes for deserving families in our community.

At the ReStore, you can find wonderful treasures for your home that can't be found anywhere else. In fact, once our customers visit the ReStore, they often keep coming back over and over again to find more unique items for their home. The inventory changes weekly so there's always something new to find.

Shopping at our ReStore is great for the environment. Reusing and recycling products is a socially responsible way to keep materials out of the waste stream. Last year, the ReStore helped keep over 180 tons of materials from being deposited into our local landfills.



Upcoming Habitat Events

Collegiate Challenge

Join Huntington WV Area Habitat for Humanity as we host two groups of out-of-state college students during the 2017 Collegiate Challenge.

An alternative spring break program through Habitat for Humanity International, Boston College will be visiting Huntington the week of March 6-10, followed by Johns Hopkins University the week of March 20-24. To show your appreciation for these students giving back to our community, please stop by the job site to greet them and say hello. They are always excited to meet Habitat Homeowners.

