

Session III- Homeownership and Habitat for Humanity Theology

Bible Verses of Focus (NRSV): 2 Corinthians 5:18; Luke 4:18; Matthew 25:35-40; 1 John 3:16-18; James 2:14-26; Matthew 28:18-20; Matthew 7:21; Matthew 7:24-27; Matthew 19:23-24; John 6:1-14; Acts 20:35; Luke 3:11; Matthew 6:19-21; John 21:15-17; Matthew 20:1-16; Isaiah 11:6; Ephesians 2:21-22

Resources Needed:

- Bibles
- Pencils/pens and paper
- Internet access to watch video at this link: <https://www.iowavalleyhabitat.org/who-we-are.html>
 - Laptop, computer monitor, or projector to watch video
 - Speakers to hear the video
- Helpful but not necessary: *The Theology of the Hammer*, by Millard Fuller (book)

Suggested Gathering Exercise

- Beginning prayer
- Attendees share their Habitat story – volunteering experiences, people they know who own a Habitat home, what you know about Habitat, etc.

Bible Study

1. Practical Christian Discipleship = Habitat's theology in 3 words

Millard Fuller (founder of Habitat for Humanity), Clarence Jordan (Millard's spiritual mentor and founder of Koinonia Farms, which is where Habitat began) and others saw building homes with their neighbors in need as a means of *practical Christian discipleship*.

2. The Biblical Witness to Selfless Service

- 2 Corinthians 5:18
"All this is from God, who reconciled us to himself through Christ, and has given us the ministry of reconciliation;"
 - Through Christ, we were reconciled to God and with one another; God made peace with us through Jesus, and sends us into ministry.
 - Habitat's ministry: building the Kingdom of God through building homes and community.
- Luke 4:18
*"The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed go free,"*
 - Jesus, in the beginning of his public ministry, recalled these words from the prophet Isaiah.
 - Emphasizes God's solidarity with the poor, oppressed, and marginalized.

- Matthew 25:35-40

“for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.” Then the righteous will answer him, “Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing? And when was it that we saw you sick or in prison and visited you?” And the king will answer them, “Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.”

 - Jesus empathizes with those in need and identifies with the vulnerable
 - Jesus is consistently shown to be present and at work with those most in need (aka: “the least of these”)
- Overall, Jesus is presented as the clear and perfect representation of God and God’s will; model behavior.
 - Express and show love for all people
 - Generously offer a helping hand
 - Consistently show mercy and compassion
 - Extend hospitality to strangers
 - Focus actions on those in need
 - Jesus present and at work in the world with “the least of these”: poor, oppressed, marginalized, etc.

3. What Guides Habitat’s Work – four basic concepts: faith in action, kingdom building, the economics of Jesus, a spirit of unity.

- Faith in Action
 - 1 John 3:16-18

“We know love by this, that he laid down his life for us—and we ought to lay down our lives for one another. How does God’s love abide in anyone who has the world’s goods and sees a brother or sister in need and yet refuses help? Little children, let us love, not in word or speech, but in truth and action.”

 - Love must be sincere
 - Seek ways to share God’s love with others in practical and concrete ways
 - **Q:** How do you see this relating to the work of Habitat?
A: Habitat builds and rehabs homes with people in need, in response to God’s love. Our homeownership program requires partners to: have a housing need (overcrowding, unsafe, unaffordable, etc.), be willing to partner with Habitat (sweat equity, complete homeownership maintenance and finance classes, etc), and be able to pay an affordable mortgage. We thoughtfully structure our programs to make sure our partners become successful homeowners.
 - James 2:14-26

“What good is it, my brothers and sisters, if you say you have faith but do not have works? Can faith save you? If a brother or sister is naked and lacks daily food, and one of you says to them, ‘Go in peace; keep warm and eat your fill’, and yet you do not supply their bodily needs, what is the good of that? So faith by itself, if it has no works, is dead.

But someone will say, 'You have faith and I have works.' Show me your faith without works, and I by my works will show you my faith. You believe that God is one; you do well. Even the demons believe—and shudder. Do you want to be shown, you senseless person, that faith without works is barren? Was not our ancestor Abraham justified by works when he offered his son Isaac on the altar? You see that faith was active along with his works, and faith was brought to completion by the works. Thus the scripture was fulfilled that says, 'Abraham believed God, and it was reckoned to him as righteousness', and he was called the friend of God. You see that a person is justified by works and not by faith alone. Likewise, was not Rahab the prostitute also justified by works when she welcomed the messengers and sent them out by another road? For just as the body without the spirit is dead, so faith without works is also dead."

- Mandates that we live out our faith as a response to God's love.
- St. Francis of Assisi: "Preach the gospel at all times. If necessary, use words!"
- **Q:** Can we have any dealings with God without caring for one another? If yes, how? If not, why not?

A: Clarence Jordan, for one, believed we cannot. Caring for others is the entire point of living a faithful life in Christ. Acting out our love for others IS loving God. In the scripture above: "Faith that doesn't lead us to do good deeds is all alone and dead!"

- P. 23 Theology of the Hammer. Millard Fuller writing about Clarence Jordan: "Clarence Jordan talked about this matter of word versus deed in terms of "incarnational evangelism." He believed that the only authentic method of proclaiming God's word – that is, evangelism – was incarnationally, that is to say, by the word becoming the deed. He pointed out that God chose that method of evangelizing when God sent the Son into the world. The word became the flesh in the person of Jesus of Nazareth. God "wrote" His message on a man and delivered the message that way. Hence, Clarence concluded that the method of evangelism of the New Testament is to confront people with a visible word. Clarence wrote, wittily: "The word became a sermon and was later expanded into a book, and the book sold well and inspired other books until of the making of books there was no end. And the world died in darkness and was buried in the theological library."
- Millard writes of Clyde Tilley, also on p.23: "Clyde goes on to write that some Christian groups are primarily concerned with getting people ready for "mansions in the sky by and by" but are quite content to leave them in shacks here and now."
- Habitat's focus is on decent, affordable, safe housing – the bare necessity to live in dignity in our world. This helps prop people/families up so they can succeed in their own right and also give back to the community.
 - Furthers Habitat's community building mission.
- Kingdom Building

- Matthew 28:18-20
“And Jesus came and said to them, ‘All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything that I have commanded you. And remember, I am with you always, to the end of the age.’”
- Matthew 7:21
“‘Not everyone who says to me, ‘Lord, Lord’, will enter the kingdom of heaven, but only one who does the will of my Father in heaven.”
- Matthew 7:24-27
“‘Everyone then who hears these words of mine and acts on them will be like a wise man who built his house on rock. The rain fell, the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on rock. And everyone who hears these words of mine and does not act on them will be like a foolish man who built his house on sand. The rain fell, and the floods came, and the winds blew and beat against that house, and it fell—and great was its fall!’”
- Matthew 19:23-24
“Then Jesus said to his disciples, ‘Truly I tell you, it will be hard for a rich person to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.’”
 - **Q:** Why is it so hard for rich people to get into heaven? What counts as ‘rich’?
 - *Matthew 28:18-20: make disciples to do as Jesus Commanded*
 - *Matthew 7:24-27: There is no path to heaven without faithful action. Talking/believing isn’t enough.*
- Jesus spoke of the kingdom of God to describe God’s will. By caring and serving all people, especially the poor, we actively participate in fulfilling God’s will and building up the kingdom. By serving those in need as Jesus commanded, Habitat furthers the kingdom and we are enriched by it.
- The Economics of Jesus
 - Habitat uses the term “economics of Jesus” to describe attitudes about money and resources. The economics of Jesus teaches us to incorporate scriptural wisdom to guide our work. A common tag-line is “a hand up, not a hand-out”, which basically means our services are affordable but not free, and we work alongside our partner homeowners.
 - **A. God blesses what we offer and turns it into the miraculous**
 - John 6:1-14
“After this Jesus went to the other side of the Sea of Galilee, also called the Sea of Tiberias. A large crowd kept following him, because they saw the signs that he was doing for the sick. Jesus went up the mountain and sat down there with his disciples. Now the Passover, the festival of the Jews, was near. When he looked up and saw a large crowd coming towards him, Jesus said to Philip, ‘Where are we to buy bread for these people to eat?’ He said this to test him, for he himself knew what he was

going to do. Philip answered him, 'Six months' wages would not buy enough bread for each of them to get a little.' One of his disciples, Andrew, Simon Peter's brother, said to him, 'There is a boy here who has five barley loaves and two fish. But what are they among so many people?' Jesus said, 'Make the people sit down.' Now there was a great deal of grass in the place; so they sat down, about five thousand in all. Then Jesus took the loaves, and when he had given thanks, he distributed them to those who were seated; so also the fish, as much as they wanted. When they were satisfied, he told his disciples, 'Gather up the fragments left over, so that nothing may be lost.' So they gathered them up, and from the fragments of the five barley loaves, left by those who had eaten, they filled twelve baskets. When the people saw the sign that he had done, they began to say, 'This is indeed the prophet who is to come into the world.'

- We know from experience that if you set a goal, utilize the resources you have, and do good work with love and compassion, great things can happen. Skepticism and the human desire to be in control stand in the way.

○ **B. God expects us to share our resources**

▪ Acts 20:35

"In all this I have given you an example that by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, 'It is more blessed to give than to receive.'"

- To live by the economics of Jesus, we must become a sharing people.
- **Q:** On speaking of material things, this states it is more blessed to give than to receive. What about those with nothing to give? Will they not be blessed?
- **Q:** Is there such a thing as having nothing to give?
 - If yes, how can those with nothing be blessed in the eyes of God?

▪ Luke 3:11

"In reply he said to them, 'Whoever has two coats must share with anyone who has none; and whoever has food must do likewise.'"

- John the Baptist explaining how to bridge the gap between poverty and affluence
- God doesn't intend for us to go hungry or go without clothes or shelter.

▪ Matthew 6:19-21

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

- We must consider what "treasures" are, if they are important, and how do we use them.

- **Q:** What kind of “treasures” are we meant to build up and store in heaven?
 - **A:** *DOING good, helping others. Not HAVING things.*
 - Habitat as an organization, through the concept of tithing, shares our resources. Each affiliate organization is asked to tithe 10% of money raised locally to help build homes elsewhere.
- **C. Our work is a response to God’s love**
 - John 21:15-17

“When they had finished breakfast, Jesus said to Simon Peter, ‘Simon son of John, do you love me more than these?’ He said to him, ‘Yes, Lord; you know that I love you.’ Jesus said to him, ‘Feed my lambs.’ A second time he said to him, ‘Simon son of John, do you love me?’ He said to him, ‘Yes, Lord; you know that I love you.’ Jesus said to him, ‘Tend my sheep.’ He said to him the third time, ‘Simon son of John, do you love me?’ Peter felt hurt because he said to him the third time, ‘Do you love me?’ And he said to him, ‘Lord, you know everything; you know that I love you.’ Jesus said to him, ‘Feed my sheep.’”

 - Habitat focuses on the concept of partnership: not “for”, but “with”. We build homes *with* our partner homeowners.
 - Sweat equity requirements of Habitat homeowners.
 - We build houses as a response to Christ’s love with no expectation of financial gain; we operate in ways that allow us to continue into the future without burdening the poor.
 - Homeownership program: no-interest Habitat mortgages
 - Helping Hands: focused on lower income homeowners, includes handicap accessibility and aging-in-place projects, critical repairs, etc.
- **D. Grace and love abound for all, equally**
 - Matthew 20:1-16

“For the kingdom of heaven is like a landowner who went out early in the morning to hire labourers for his vineyard. After agreeing with the labourers for the usual daily wage, he sent them into his vineyard. When he went out about nine o’clock, he saw others standing idle in the market-place; and he said to them, “You also go into the vineyard, and I will pay you whatever is right.” So they went. When he went out again about noon and about three o’clock, he did the same. And about five o’clock he went out and found others standing around; and he said to them, “Why are you standing here idle all day?” They said to him, “Because no one has hired us.” He said to them, “You also go into the vineyard.” When evening came, the owner of the vineyard said to his manager, “Call the labourers and give them their pay, beginning with the last and then going to the first.” When those hired about five o’clock came, each of them received the usual daily wage. Now when the first came, they thought they would receive more; but each of them also received the usual daily wage. And when they received it, they grumbled against the landowner, saying, “These last worked only one hour, and you have made them equal to us

who have borne the burden of the day and the scorching heat.” But he replied to one of them, “Friend, I am doing you no wrong; did you not agree with me for the usual daily wage? Take what belongs to you and go; I choose to give to this last the same as I give to you. Am I not allowed to do what I choose with what belongs to me? Or are you envious because I am generous?” So the last will be first, and the first will be last.”

- **Q:** What meaning, beyond anything about money, can we take from Jesus saying “everyone who is now first will be last, and everyone who is last will be first”?
- **A:** *We operate our programs/service in ways that express our belief in everyone having equal value. God’s grace is a gift that is not deserved, but is given freely to all.*
 - *Double blind process for choosing applicants*
 - *Non-proselytizing, no expectation of being or becoming a Christian*
 - *Our various programs are designed to reach different groups of people. Helping Hands Program tends to reach rural areas, those with disabilities, aging populations. Homeownership Program tends to reach urban areas, younger families, people renting who want to own.*
- **A Spirit of Unity**
 - **Isaiah 11:6**
*“The wolf shall live with the lamb,
the leopard shall lie down with the kid,
the calf and the lion and the fatling together,
and a little child shall lead them.”*
 - **Ephesians 2:21-22**
“In him the whole structure is joined together and grows into a holy temple in the Lord; in whom you also are built together spiritually into a dwelling-place for God.”
 - One of the greatest benefits of Habitat for Humanity is that supporters acknowledge the differences of opinion that exist on numerous subjects, and that we can find common ground in the physical act of building
 - This spirit of unity is where our Interfaith Committee, and the Interfaith Build, stems from. We are a Christian-based organization, founded and run on Christian principles as shown throughout this session; but we are also totally inclusive, and non-proselytizing.
 - We utilize our faith background to work alongside those in need of safe, decent, affordable housing; and we recognize that other faiths have similar values and principles!
 - **Interfaith Build and Interfaith Committee. Unity through diversity.**
 - **IVHFH Interfaith work builds community by openly working together to solve problems.**
 - **Putting our various faiths into action. We get to know each other’s faiths, acknowledge our differences, and focus on our similar values/teachings to work alongside those in need.**

- Focus on diversity, especially in our interfaith work, will show our community how our differences have no impact on our working together.

Living Our Faith

- Iowa City is the most expensive place to live in Iowa. See data tables included.
 - Main takeaways from data:
 - Iowa City households (homeowners + renters)
 - Highest rate of extreme cost-burden (>50% of income going toward housing costs)
 - Highest percentage of households under 50% Area Median Income
 - Highest rate of households with at least 1 of 4 “housing problems”
 - Iowa City homeowners
 - 2nd highest rate of extreme cost-burden
 - 2nd highest percentage of households under 50% AMI
 - 2nd highest rate of homeowners with at least 1 of 4 “housing problems”
- Short video: <https://www.iowavalleyhabitat.org/who-we-are.html>
- Services/programs by Iowa Valley Habitat for Humanity
 - <https://www.iowavalleyhabitat.org/>
 - The basic foundation of Habitat – practical Christian discipleship – exhibits itself in the programs offered through Habitat affiliates, and the way those programs are designed.
 - Clarence Jordan: What the poor need isn’t charity, but capital; not social workers, but co-workers. (for many, this is true and this is the group of people Habitat partners with. Of course, some people truly do need more than what we provide)
 - “If you have come to help me, you are wasting your time. But if you have come because your liberation is bound up with mine, then let us work together.” – Lilla Watson, Australian Aboriginal woman, Habitat homeowner
 - Homeownership (new builds or full rehab projects)
 - Helping Hands (aging-in-place and accessibility modifications, critical repairs)
 - ReStore (buy affordable and usable home goods such as building materials, tools, appliances, furniture, etc.)
 - Free homeownership finance and home maintenance classes/training
- Leader: read excerpts from p.26-30 of Theology of the Hammer. This includes stories on build sites showing power of love for God and people.
- Partner homeowner and Helping Hands stories from Iowa Valley Habitat for Humanity
 - See attached documents for written stories.
- Utilize resources of those with excess to help those struggling.
 - This part of the state has plenty of resources!
 - Highly educated = skills to provide
 - High affluence = money to give

- Do you have time, money, skills, etc.? Plenty of ways to get involved! (See Interfaith brochure):

- ✓ Join a committee
- ✓ Work with your faith community to set up an annual \$ contribution
- ✓ Provide a financial gift
- ✓ Volunteer and bring friends*
- ✓ Spread the word about our programs
- ✓ Donate goods for construction or ReStore

**Volunteer opportunities can include working on a build site, in the ReStore, in our office, in our warehouse; joining a committee; and much more. What are your interests and skills? How much time can you commit? Call or stop in to chat with our staff about how you can become involved!*

Iowa Valley Habitat for Humanity Stories Homeownership Program:

1. Milord, Syphoriana, and family (previously written for our website)

After living a life of constant fear, uncertainty and lack of freedom, refugees Milord and Syphoriana find it difficult to fully grasp that they have been approved for a Habitat home. They can hardly believe their good fortune after enduring so many years of turmoil and suffering.

Milord is originally from the Democratic Republic of Congo and Syphoriana is from Burundi, both countries that have been torn apart by tribal wars since the 90's. As the violence escalated in the Congo, Milord fled to a refugee camp in Burundi in search of peace. While he was living in the refugee camp, it was attacked by warring tribes and more than 300 people were killed. He then relocated to a refugee camp in Tanzania where he met Syphoriana.



Eldest son, Flint (back right), with his cousins at a Memorial Day service in 2015.

For many years, Milord was separated from his son, Flint, because his mother belonged to a different tribe than Milord. When Milord and Syphoriana arrived in the United States in 2010, they didn't even know if Flint was still alive. Several months later, they were relieved to learn Flint was doing well and were finally able to reunite with him in the United States.

About life in United States, Milord says, "I can be myself now." Milord explains that after living six years in a refugee camp, he never felt like an individual person. "I felt like I had no hands, no feet. I was just another body to feed." Being in the United States, he feels like he is becoming someone and that he can be himself.

Milord and Syphoriana have three children: Flint (13), Leticia (5 in May), Israel (2 in June). They are also expecting a baby boy in June. The family of soon-to-be 6 currently lives in a two-bedroom apartment with one bathroom. Milord, Syphoriana, Leticia, and Israel all sleep in one bedroom, while teenage Flint has his own room.

The family feels overcrowded, especially with another baby on the way, and apartment life does not offer much space for the children to play. The small playground nearby is across a busy parking lot and it isn't safe for their kids to play freely.

The family can't wait to move into their new Habitat home. Flint is excited to have a bigger room and to have space for a basketball hoop in his own yard.

"It's hard to believe. It brings my mind and family into a new life," says Milord with great emotion. "Thank you!"



Milord and his youngest son, Israel, at the Dedication Ceremony of their home in 2015.

2. Sofia and her daughters (Previously written for our website)

Meet Sofia and her daughters Ruby, 6, and Emily, 2. Sofia is originally from Mexico. When she was six years old, her parents decided to move her family to California in search of a better life. In California, her parents found work maintaining lemon groves and harvesting the fruit. Sofia's two older brothers had moved and settled in Iowa. Sofia and her parents would visit her brothers from time to time, and after various trips, when Sofia was about 12 years old, they decided to make Iowa their home.



Currently, Sofia works for Globe Loan Company in Iowa City where she has been employed for the past three years. Sofia's mother owns a mobile home where she, Sofia, Ruby and Emily all live together.

Sofia describes her family as sweet and caring, which is more than apparent as Ruby excitedly describes how she loves to play with little sister, Emily. Ruby lists *Guess Who*, Barbies, jump rope and blocks among her favorite games to play with her sister and her friends.

While Sofia has a roof over her and her daughter's heads, she explains that there are many struggles living in her mother's home. A major source of the problems stems from the home's inadequate insulation. In late fall and into early spring, cold air easily infiltrates the walls and seeps under the front door into the home. Earlier this year, it was so cold out that the pipes in the home froze. While the house has three bedrooms, one bedroom has such poor insulation that it is too cold for them to utilize in the winter months. This leaves Sofia to share a bedroom with Ruby, and Sofia's mom to share a bedroom with Emily.

The home has not been conducive to Emily's health. Emily was born premature, and suffers from asthma. Sofia remembers that when she first brought Emily home after she was born, Emily was often sick due to her asthma. She also developed eczema on her skin. Looking back, Sofia knows the cold and drafty air in their home worsened her symptoms. This prompted the family to tear out the carpet in the home; afterwards, they did notice that Emily's symptoms became less severe. Unfortunately, now the family is left with a bare floor made of plywood where the girls play and watch television.

Sofia first heard about the Habitat for Humanity homeownership program when she was in high school. Iowa Valley Habitat for Humanity Executive Director, Mark Patton, had visited the local schools to raise awareness about the need for affordable housing and how members of the community could get involved with the organization. Several years later, with a growing desire to establish a strong, stable and self-reliable household, Sofia attended a meeting where Mark Patton and current Habitat homeowner, Elizabeth Bernal, spoke to local residents about the housing program. Following the meeting, she submitted her application and found out several months later that she was approved.

As of today, Sofia looks forward to the opportunity to have a home of her own. She says, "I'm excited to have something to give to my girls. Something that will give them a better future. This

is an opportunity for my girls to grow up in a better place!” It’s hard for Sofia to imagine that hundreds of community members will come together to donate their time and money and construct her home right by her side, but she wants to thank them for their time and support. Sofia knows that without them she wouldn’t have an opportunity to purchase a home for her girls.

3. Elizabeth and family (Provided by Tami Bonnett, our Resource Development Director)

Elizabeth and her family stand out most in my mind. It would be great to meet up with her family to get an update. I don’t have her full original family story (before my time), but she was in a situation of domestic violence, and they were living in a mobile home before they came into our program. Elizabeth even gave birth to one of her children in the bathroom of her mobile home, with her oldest child helping deliver!

Elizabeth works in the Iowa City Community School District and gives back to the community in any way she can by volunteering with other organizations along with ours. She has done Global Village (international Habitat builds) with our local group at least once and each of her 3 oldest children have gone, too. She and her oldest became citizens and did their naturalization ceremony in 2017. Her two oldest have gone on to college and have made remarkable accomplishments.

Helping Hands:

1. Christie and Delilah (Written for our year-end letter)

While many people associate Habitat for Humanity with first-time homeownership, working to provide safe, decent, and affordable housing does not stop with new builds. Far too many households endure inadequate and unsafe housing because the cost of repairs is prohibitive. For this reason, 2018 saw the development and growth of our Helping Hands repair program. It was this program that connected us with Delilah and Christie.

As an active five year-old, Delilah is constantly on the move. She participates in Girl Scouts and loves to play outside; she likes school and spending time with her pal who lives down the street. Prior to September, however, her home brought an uncommon constraint that limited her.

Delilah’s mother, Christie, suffers from muscular dystrophy and is wheelchair bound. When she purchased her home December 2017, the agreement included a provision requiring the seller to build an accessibility ramp. Unfortunately, the ramp was poorly built, unsteady, and unusable in cold and wet weather. Consequently, Christie was unable to accompany Delilah to the bus stop in the morning, drive her to Girl Scout meetings, and go outside to enjoy playing in a fresh blanket of snow. Unsafe housing did something that nothing else could do: it put the brakes on a busy five-year old.

Within a few weeks of meeting Christie, our construction staff managed to reinforce the ramp frame, stabilize the posts, replace the railing, level the pavers, and replace the decking. We are ecstatic to report that the ramp is now safe and the family is no longer homebound during the winter. Best of all, Delilah can now focus on more important tasks like learning to read, meeting new friends, and making snow angels in the yard.

2. Aging-in-Place Project (Written by Scott Hawes, our Helping Hands Program Manager)

The aging in place project in Washington was also pretty satisfying. During the summer, Steve, Danny and I built a ramp for a woman who just had a stroke. It took the woman's husband and her son about 20 minutes to get her up the steps. It was terrifying watching them as she had to stand up and slowly walk up each step; I thought she was going to fall about 2 or three times. It was nice to know that they would never have to do that again.