



Bringing people together to build
homes,
communities, and hope.
What will you build?

<<TITLE>> <<FIRST_NAME>> <<LAST_NAME>>

<<ADDRESS>>

<<CITY>> <<STATE>>, <<ZIP>>

Dear <<SALUTATION>>,

Since our founding in 1984, Flower City Habitat for Humanity has stressed to you and our community that we are a hand-up not a hand-out. Our partner families, all 210 of them, have worked sweat-equity hours along side you building their home. **They then go on to pay a no-profit mortgage to us that, along with your America Dream Society tax-deductible support of \$<<TAX_DEDUCT_2014>> and self-less volunteer work, helped us build more homes with more families in 2014.**

While there will always be a sweat equity component to our program, we have an urgent need to take a hard look at the skills taught while completing these hours. **What we've seen in our community is a growing lack of financial literacy and neighborhood connections needed to be a responsible homeowner.**

We see low-income families struggle with budgeting and the skills necessary to take on a 30+ year financial commitment. These families do not inherently understand the legal complexities of a mortgage or the consequences of foreclosure. They come to us without the neighborhood roots necessary to plant a strong future. They see no way out and then live life financially day-to-day.

It is our responsibility to educate partner families so they can be successful in homeownership; and that's just what we're doing. We're evolving to take on the next level of supportive growth for low-income families by expanding education and community service sweat-equity. We look to our mission and see an opportunity to strengthen our entire community with more financially savvy families - homeownership or not. I hope you will continue to support us in this challenge by making a financial gift again this year. We need your support - we have a lot to do.

Sincerely,

Matthew J. Flanigan
President & CEO of Flower City Habitat for Humanity

P.S. I would love to share the details of our new homebuyer program with you. Give me a call on my cell at your convenience at (585) 734-5373 or the office. Please also save the date for American Dream Society social event on November 15th, we can always chat there.