



May 24, 2006

Dear Friend and Neighbor,

John and his family didn't know if they would ever escape their overcrowded living conditions. Raising four small children in a cramped, third-floor apartment above a bar would challenge the best of us.

But then Habitat for Humanity came into their lives. United with hundreds of caring donors and volunteers from all across the South Shore, John knew that life would get better when he said:

*"Habitat for Humanity is a bright light in a dark world."*

As the new Executive Director of South Shore Habitat for Humanity, I am struck by the strong community of donors and volunteers rallying around the fight for simple, decent housing. John's words prove that neighbors like you are making a real difference in the lives of South Shore families in need.

John's story is all too familiar. A family of modest means and size is forced into cramped, substandard living conditions. Illness, layoffs or just plain bad luck forces families to make unimaginable sacrifices. Constantly moving and rotating through different schools, their children often struggle to fulfill their potential.

According to a 2005 report released by the National Low Income Housing Coalition, a minimum wage earner in Massachusetts would have to work 130 hours a week to afford to rent a two-bedroom apartment. In other words, a family must make more than three times the minimum wage to simply rent a decent place to live in Massachusetts.

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Inadequate housing isn't always easy to see. Families suffering with no heat or bad plumbing bear their burden behind closed doors. But when you hear their stories, you become that much more determined to create solutions.

Thanks to the collective light of faithful supporters like you, deserving local families have a means to escape substandard housing.

Whether you've pounded hammers with us on-site or cheered us on from afar, you're making a real, tangible difference here on the greater South Shore.

Your support has provided safe homes in good communities for 69 adults and 135 children. Kids play tag and chase fireflies in the safety of their own backyards. Their parents wear the pride of homeownership on their faces, ever grateful for the hand-up in life that you helped provide.

Please take a moment to read what your contribution to South Shore Habitat means to these South Shore families. Their stories are attached.

Habitat families build their home alongside local volunteers and purchase the home at cost from South Shore Habitat. Families, like John's, finance their purchase with a 20-year, zero-percent mortgage.

South Shore Habitat for Humanity uses a proven formula to tackle poverty housing:

- Sweat equity makes every Habitat homeowner a partner.
- 20-year, no-interest, no-profit loans make decent housing affordable.
- House payments build a revolving 'Fund for Humanity' that generates capital for future homes.

Monthly mortgage payments made by Habitat homeowners ensure our effectiveness in combating poverty housing tomorrow.

South Shore Habitat needs donors such as you to make sure that we can seize every opportunity to end even more needless suffering today.

As we begin our 20<sup>th</sup> year, South Shore Habitat for Humanity stands to impact more families in more communities than ever before. We have the opportunity to build eight homes in South Shore communities such as Braintree, Whitman, Scituate, Stoughton and Brockton.

Your gift of \$100, \$250 or even \$500 will help us meet this demanding construction schedule and house as many as **five** families by the holiday season.

Simple, decent housing only occurs with the generous financial support of people like you. With your contribution, South Shore Habitat for Humanity's light will shine brighter than ever before.

Gratefully,

Mark O'Reilly  
Executive Director

P.S. Please make your gift before our summer building season, so that South Shore Habitat can show more local families that there is in fact a bright light in their dark world!