

From the Desk of President Jerry Harrow:

“Our ministry is too important to be dependent only upon just certain individuals”



I started this running column in our newsletter five years ago on a request from our then newsletter editor, Ron Dyer. Here we are 16 issues later and this is my final contribution to our newsletter in the role of president of Greater Nashua Habitat for Humanity. Upon completing my third and final term as president (that's six full years by-the-way), it is definitely time for some new ideas, a fresh perspective, and unsullied enthusiasm to come in and lead us into the future. Change is of course

difficult, but for organizations as well as individuals, change is necessary to enable continued growth. That is why it is Habitat policy to limit the terms of officers and directors – to ensure a steady stream of new ideas and to foster accelerated realization of our mission. Our ministry is too large, and simply too important to be dependent only upon just certain individuals.

Six years ago when I unexpectedly came into this position (while it was true I was then serving as vice president, it somehow escaped me that the natural progression was to eventually step-up to the role of president) we had just completed our second full home construction project and had place our

3rd partner family in a new home of their own. As a software engineer by training, I am pretty good at planning, design, problem solving, and application of technology, but I never really considered myself as aspiring to lead a non-profit organization. Even in my professional career, I have consistently chosen to focus on technical leadership, and away from management positions. Despite my preferences, God led me to the helm of Greater Nashua Habitat for Humanity and put me to work. This was a time of transition in the organization as many of the founding board members were reaching their term limits and it was the moment for the next generation to take up

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Rick Ruo: Ambitions for French Hill and GNHFH's First Home

by Ed Lopez

In 1997 the City of Nashua faced an urgent need to revitalize the French Hill area. An effort that started with GNHFH's first president (Rob Schafer) gained traction under GNHFH's second president, Rick Ruo: under his direction, GNHFH made phenomenal inroads. This

was also the result of a significant team effort rooted in a pro-active Board of Directors – some whom are still active in today's GNHFH.

Ruo's presidency was characterized by housing developments, the creation of a Neighborhood Services office, and a satellite Nashua

Police Department in that area. Construction work entailed a complete rebuild of an abandoned structure in the middle of a neighborhood that was suffering decay. The development on Tolles Street became an anchor for GNHFH's efforts in the neighborhood, which continue to this day.

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Current Volunteer Needs

- NEWSLETTER DISTRIBUTION MANAGER (FOUR TIMES A YEAR, 1-TO-3 DAYS)
- NEWSLETTER MANAGING EDITOR (20 TO 40 HOURS PER QUARTER)
- CONSTRUCTION TEAM LEADERS (HOURS VARY)
- FUNDRAISING COMMITTEE VOLUNTEERS (HOURS DETERMINED BY VOLUNTEER)
- FUNDRAISING COMMITTEE CHAIRMAN (HOURS VARY BASED ON AMOUNT OF PROJECTS PLANNED)
- FINANCE COMMITTEE CHAIRMAN (HOURS VARY BASED ON AMOUNT OF PROJECTS PLANNED)
- 2010 TAKE A HIKE FOR HUMANITY AFFILIATE COORDINATOR (HOURS VARY BASED ON ABILITY TO BUILD A TEAM FOR THE EFFORT)

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Rick Ruo: Ambitions for French Hill and GNHFH's First Home (continued)



Rick Ruo served as GNHFH President from 1997 to 1994. Photo Courtesy of Ruo and Haschig Realty Inc.

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Ruo began volunteering in 1993 for SoHillCo HFH (Southern Hillsborough County Habitat for Humanity) before it became a Habitat for Humanity International (HFHI) affiliate. The former president recollects: “I was a real estate broker and became intrigued with what the organization did. I felt my background as a real estate broker could help the organization.” Ruo became immersed in a large number of projects – a level of involvement that led to his election as President. He worked on the Nominating and Site Selection Committees (the former until two years ago).

GNHFH’s relationship with the City of Nashua grew strong during his tenure, largely as a result of French Hill’s revitalization and the Tolles Street project. “I saw Habitat’s potential role in French Hill’s initial steps toward substantive improvement. The City worked well with us: they understood our role in rebuilding this commu-

nity.” Ruo feels Habitat came with an advantage: its reputation. He is grateful the City helped find contractors, grants, and funding for demolition for projects in the area.

When asked how the current economic climate impacts the organization he sees a two-pronged effect: “First, there is a greater need among residents for more land and, second, land prices have come down dramatically. Habitat’s prices have become more viable. Pursuing a Habitat property has become an option that potential home-owners are willing to entertain.”

Ruo feels it’s a priority to always build “as soon as possible” and to “make sure we use every public relations resource that we have to make sure the surrounding area leverages good-will.”

Ruo continues serving the GNHFH through the Site Selection Committee – and the French Hill area, an area

that played a pivotal role during his presidency, continues to benefit from Ruo’s community involvement: the GNHFH recently acquired the necessary permits to begin construction of a home on Ridge Street, which is not far from the Tolles Street project that he managed roughly ten years ago.

Ruo currently presides over the Board of Directors at the Nashua Soup Kitchen and Shelter where he addresses housing issues with a focus on the homeless. Ruo feels over the next three-to-five years GNHFH should be able to find substantial land purchase opportunities: “we need to create additional fundraising opportunities to take advantage of lower land prices... we should not rest on laurels now that we have land and homes are about to be built.”

Ed Lopez, of Nashua, is a member of the Board of Directors and Chairman of the Public Relations Committee. He is a doctoral student in Intelligence Studies at Durham University, in the United Kingdom.

Would You Like to Live in this Habitat Home?

by Robert Gual



What a home on Ridge Street might look like. Photo Courtesy of Raymond Doucette.

HFH builds and renovates simple, decent and affordable homes with the help of volunteer labor and donations of money and materials, and sells these homes to low-income families at no profit by providing affordable, no-interest loans. This means that even in Nashua, where home prices have been rising dramatically in

the past ten years, we can build a desirable and affordable home for a deserving family. With the recent downturn in real estate values, the GNHFH has been able to afford the purchase of several building lots. Plans are underway to build a duplex in Milford for two families this coming spring, and we are continuing to accept applications for planned homes in Nashua and Wilton. The home pic-

ture in this article offers an example of what we could build on our Ridge Street land parcel in Nashua. How much more affordable is a Habitat home? As a case in point let’s take a home we built recently on Fowell Avenue. This house, a simple 1800 square foot two bedroom cape with no dishwasher or garage, was built in 2004 for an overall cost of about 80K. A similar home priced on the open

Board Members Reflect on Jerry Harrow's Presidency

"The personification of the term "selfless dedication". Leading a non-profit entirely made of up volunteers is a unique challenge that requires an extraordinary level of patience and perseverance. Through all of our ups and downs he has lead us with a steady hand and a generous spirit." Rob Gual

"Highly approachable. He's willingly taken on a huge range of organizational, administrative, and leadership tasks – including many that Jerry took on himself as he

knew that they needed to get done for the good of the organization." Eric Moore

"He has always been a great leader throughout the years. His dedication is overwhelming. I will always remember his great attitude when there was a task that no one wanted to undertake, Jerry took it upon himself to get the job done." Kathy Briggs

"He is generous with his time and expertise. Knowing he's been associated with

GNHFH for as long as he has makes him a very good resource. Helping me create reports and understand some of the processes of a not-for-profit organization are a couple of examples of how he has shared his vast knowledge with me. Also, accompanying him to a few area churches when there is a planned presentation explaining the mission of GNHFH has been quite informative for me. Jerry's so good at leading these events, he makes them look easy!" Karen Files

"HE DOES A GREAT JOB OF ENCOURAGING OTHER VOLUNTEERS AND HE CAN BE A GREAT MEDIATOR. THERE ARE A LOT OF PIECES TO THE PUZZLE THAT HAVE TO BE IN PLACE BEFORE WE START BUILDING. JERRY HELPS ENSURE THAT WE HAVE ALL OF OUR DUCKS IN A ROW"
PETER DOBRATZ

From the Desk of President Jerry Harrow

the banner and carry on. Becoming the president of an organization is, of course, a learning progress, and I have learned so much. Over time I have grown more confident at speaking about our mission, and presenting the ministry to individuals and groups has become second nature to me. People forget that I started out just as they did – as a first-time volunteer wanting to contribute to my community with only a superficial knowledge of how Habitat actually worked.

I'd like to be able to say that my time as president has always been smooth and uneventful, but that would be far from the truth. At times the responsibility was overwhelming, and over the last six years there have been unexpected challenges and deep disappointments. There have been periods of disunity in the board as to how to fulfill our mission, on occasion individuals have

failed to properly reflect God's love and respect others, and sometimes the roadblocks in our way seemed impassible. Regardless of the obstacles, I persevered, patiently confident that our efforts would eventually be blessed. After all, Christ never promised following him would be easy to do, only that he would be present with us (Philippians 4:8-9) and that his strength would be sufficient (1 Peter 4:11).

My primary objective throughout my tenure as president has been for us to attain sustainable production of one new house each year. While we have yet to achieve that milestone, we are better positioned to achieve it than at any time in our history. For the first time, we have three building sites in hand to enable house construction over the next several years. So despite any of my deficiencies as a leader, Greater Nashua

Habitat for Humanity has evolved, progressed, and expanded its relevance and service to the community and is poised for continued growth. Disappointments and setbacks are sure to happen, but as we once again arrive at a transition point in the development of our organization, I foresee many good things ahead for Habitat. I am continuously mindful of the tremendous dedication, compassion, and enthusiasm of our volunteers and leaders. I was fortunate to be able to play a role in building the organization and its resources to continue serving the needs of our community and then passing that on to yet another generation of leaders.



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Giving a Hand Up, Not a Hand Out

Serving the Greater Nashua Area: Amherst, Brookline, Greenville, Hollis, Hudson, Lyndeborough, Mason, Merrimack, Milford, Mont Vernon, Nashua, Pelham, Wilton, Windham



WWW.NASHABITAT.ORG

Greater Nashua
Habitat for Humanity
PO Box 159
Nashua, New Hampshire 03061
Phone: 603.883.0295
Fax: 603.881.9894
E-mail: office@nashahabitat.org

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Would You Like to Live in this Habitat Home? (continued)



Sketch of a potential home for Ridge Street.

market would have cost approximately 200K. Because of our ability to acquire donated land, lower the cost of construction and materials through donations, and offer a zero-interest mortgage, Habitat was able to build this home at a fraction of market value. This non-profit model enables Habitat to help deserving families afford the dream of home ownership.

Habitat is not affiliated with any government, political

party or other national entity. Habitat does not accept government funds for the construction or renovation of homes. However, we encourage governments to do what they can to help alleviate the suffering of all those who have no decent place to live. Habitat welcomes partnerships with governments to help 'set the stage' for the construction of houses. Stage-setting funding and gifts might include land, houses for renovation, infrastructure for streets, utilities and administrative expenses, but the cost of the homes themselves is borne completely by Habitat homeowners.

At Habitat we offer a Hand Up, not a Hand Out. Homeowners are not only required to pay for the homes we build: they must commit 350 hours of "sweat

equity" towards building their home. Our mortgages are structured to restrict the Habitat homeowner from profiting from the sale of their home in the first five years of their mortgage, and allows a small percentage of incremental profit to be realized each successive year after that period. So should the homeowner decide to sell in the term of their mortgage, all or a percentage of the profit would go back into the general Habitat home building fund to help in the construction of future Habitat homes. This approach influences Habitat homeowners to treat their home as a long term investment, and contributes to the improvement of the neighborhood they live in.

If you are a family that has always dreamed of owning

a home of your own but can't quite afford it, or if you know of a family in this circumstance, please let us know how we can help you learn more about applying for a home ownership opportunity. To qualify you must have a NEED to improve your current substandard living conditions, the willingness to PARTNER with Habitat in the construction of the home, and the ability to PAY an affordable zero interest mortgage. Our current cost of Habitat home construction in the Nashua area is 90K which puts the cost of a Habitat mortgage with taxes included in the \$900 - \$1,000 range. Please visit our website at www.nashahabitat.org to learn more about Habitat homeownership opportunities.

Robert Gual, of Hollis, is President of Environmental Test Products (www.etpproducts.com). He is Chairman of the Family Selection Committee and is a Member of the Board of Directors.