WESLEY COMMUNITY DEVELOPMENT CORPORATION

Winter 2009

Construction Begins on Home in Brevard

On November 9, 2008 ground was broken for the first Wesley CDC house in Brevard. This house is being built in partnership with the congregation of St Timothy UMC. Many months of prayer, planning, and preparation have taken place by the members of St Timothy before the first nail was hammered.

It takes a great deal of faith as a church community to take on a sizeable project such as building a house. The pastor of St Timothy UMC, Rev. Randy Harry, noted; "One of the great benefits of this program is how it has demonstrated for our church members how much God can do through us when we answer a call to service. At a recent administrative board meeting, one of our members said, with a smile on her face, that she thought the pastor was crazy when he first suggested that we build a house, but now she sees it as one of the most exciting things to happen to our church in a long time."

The essential elements of building a Faith Based house have come together in a nearly miraculous way in Brevard. The homeowners will be Jennifer Owenby, a single parent, and her young son Zachary. Affordable land is difficult to find in Brevard. A church member who owned a building lot less than a mile from the church graciously offered the land at a very reasonable price. Mike Bradley, an experienced builder, stepped forward to act as the job site supervisor in Brevard. And Alan Keehn, an energetic member of the church, agreed to be the volunteer coordinator.

Members of St Timothy UMC framing house in Brevard

St Timothy is a modest sized congregation. The enthusiasm for this project is reflected in the fact that 57 members have signed up to help with the house. There is no shortage of volunteers. As Rev. Harry observed; "Along with the house we're building camaraderie among our church folks. And many of those hammering nails are well into their seventies and even eighties. The joy on the worksite and back at the church regarding this project is palpable."

The St Timothy UMC house is expected to be completed and dedicated sometime this spring.

Homes built using the Faith Based program require a partnership between the local church and Wesley CDC. The local church identifies the prospective homeowner, organizes volunteers, provides local construction leadership and is responsible for day to day activities on the building site.

Wesley CDC counsels the prospective homeowner, provides funds for purchase of building materials, obtains building permits, serves as general contractor, and arranges for permanent financing for the homeowner.

If your or your church knows of someone in need of affordable housing in your community, and you have an interest in building a Faith Based home, please call Roy Helm at (800) 723-1005, ext 24.

Wesley Community Development Corporation

"Building Communities of Grace and Hope"

1321-C Dixie Drive

Statesville, North Carolina 28677

(704) 924-8942 (800) 723-1005 ***Fax: (704) 883-0099***

http://www.wesleycdc.com

Wesley CDC:

(704) 924-8942

Roy Helm
President

Wayne Ward
Construction Manager

Jill Burch
Certified Housing Counselor

Sue Cummings
Volunteer Coordinator

Board of Directors:

Rev. Randolph Harry
Chair of the Board

Rev. Valerie Rosenquist
Vice Chair

Rev. Steve Kirby
Secretary

Sam Smith
Treasurer

Rev. Arnetta Beverly

Rev. Mike Collins

Joel Gilland

Walter Hand

Rev. Oliver Helsabeck

Coley Hooker

Rev. Stephen James

Rev. Dennis Marshall

Helen Rogers

Rev. David Smith

Leigh Ann Smith

Larry Carella Honored at Retirement Luncheon

Larry Carella with Robb Webb of the Duke Endowment

At the end of 2008, Larry Carella retired after six years of service with Wesley CDC.

On December 11, 2008 a luncheon was held to honor Larry. Many of our vendors, sponsors, Board Members, and homeowners attended. The most important person in Larry's life, his wife Cember, also attended the luncheon.

Larry and Cember plan to spend their time in retirement visiting family and friends, volunteering at their home church (St Andrews UMC in Charlotte), and traveling whenever possible.

Under Larry's leadership at Wesley, over 60 families moved into new affordable single family homes.

It is also noteworthy that none of these homeowners defaulted on their mortgage during the time that Larry was leading Wesley. This is testimony to the excellent work that was performed in qualifying clients. Larry is leaving Wesley CDC in a very strong position.

The Board and Staff want to thank Larry for his leadership of Wesley CDC, and wish him well during his well deserved retirement.

Construction Updates

Yadkinville

Ten homes have been completed in the Liberty Glen neighborhood. Wesley CDC is also building a house on Tennessee Street on the north side of Yadkinville under a Community Development Block Grant.

Applications are being accepted on Wednesdays at the Yadkinville UMC. Please call Jill Burch at (800) 723-1005, ext 26, for an application or to make an appointment.

Olin

We recently completed our 12th home in the Padgett Farms neighborhood in Olin. Three more homes are currently under construction.

Padgett Farms is a picturesque community located in northern Iredell County. Wesley has another 14 lots available for prospective homeowners. We are taking applications for anyone interested in purchasing a home in this beautiful community.

Troutman

Wesley CDC has completed eleven new homes in the Inglewood subdivision in Troutman. In January the Town of Troutman began a much needed street and sidewalk improvement project that will significantly improve this neighborhood.

We currently have two lots available for buyers to choose from.

Please call (704) 924-8942, ext 26 for information.

Changes to Board of Wesley CDC

The Board of Directors of Wesley CDC met on January 17. At this meeting, directors were elected for 2009. Three changes were made to the Board.

Janet Collins is leaving the Board after many years of service. Janet has also served the Western North Carolina Conference in many other areas. We thank Janet for her many years of faithful service to the UMC.

Coley Hooker is returning to the Board after a three year absence. Coley is a retired public school administrator. He is a member of St Matthew UMC in Greensboro. The Board and Staff welcome Coley back to Wesley CDC.

Joel Gilland, a member of Assurance UMC in Charlotte is our newest Board Member. Joel has extensive real estate experience in the development of commercial real estate properties.

We thank all of our Board Members for their willingness to share their time and talent.

Jill Burch Named Housing Counselor of the Year

At its Annual Conference held in Greenville, S.C., the Association of Housing Counselors for the Carolinas presented Jill Burch with the Outstanding Individual Counselor Award for 2008. The Association of Housing Counselors represents over 400 housing counselors who work with purchasers of affordable homes in North and South Carolina.

This award recognizes Jill "For Demonstrating Extraordinary Excellence in Housing Counseling." Receiving this award in 2008 was particularly meaningful since this was the most challenging year in decades in the construction and sale of affordable housing.

Jill has the many skills needed to be a successful housing counselor. She is a true professional. She has the giving spirit and compassion to work with families in need of affordable housing. And she has the persistence required to work for many months with individuals and families as they prepare to become homeowners.

Jill Burch with Housing Counselor of the Year Award

Please join the Board and Staff of Wesley CDC in congratulating Jill Burch on this outstanding accomplishment.

Advice for Homeowners

The challenging economy is impacting many homeowners, including the owners of homes built by Wesley CDC that are financed with very low cost mortgages. Some of you have called our offices during the past few months to talk about job layoffs and reduced hours at work.

Unfortunately it appears likely that the economy will remain in recession for several more months, quite possibly throughout 2009 and into 2010. During these difficult times, we will pass along information that we receive that may be helpful to our homeowners.

In this newsletter we are providing information on two topics:

First tip: If you are having difficulty making your house payment, contact your lender as soon as you have a problem.

Lenders can provide more assistance if you contact them when a payment problem is first developing.

Do not put off contacting your lender in the hope that the problem will correct itself.

Most of our homeowners have an affordable first mortgage with the USDA Rural Development. USDA lenders are very willing to discuss any issues that you may have, such as being laid off from your job. The USDA has counseled a few of our homeowners, and the advice they have offered has been very helpful.

If you need the phone number for your lender, call Wesley CDC at (704) 924-8942.

Second tip: OnTrack Financial Education & Counseling Prepares Taxes for FREE.

FREE, fast, accurate, and reliable e-filing for households earning less than $42,000.

Earners may be eligible for up to $5,310 with the Earned Income Tax Credit.

Potentially save hundreds of dollars in tax preparation fees.

Taxes are prepared by certified IRS trained professionals.

For a comprehensive list of tax preparation sites in your area, **dial 211** from your cell phone or land line to be connected with a 2-1-1 operator who can put you in touch with free income tax preparers.

Volunteer with Wesley CDC

If you or your church is seeking a meaningful and uplifting volunteer opportunity, consider joining us at Wesley CDC. Your work will help someone realize their long awaited dream of becoming a homeowner. Previous construction experience is not needed, just willing hearts and hands.

Wesley CDC has housing available at no cost for volunteer teams. We have two large mobile homes that will sleep up to 12 each. We take teams for a day, a few days, or a week or longer. Please call Sue Cummings at (800) 723-1005, extension 22, for more information.

Volunteers at the Faith Based House
Liberty, NC

Wesley CDC
1321-C Dixie Drive
Statesville, NC 28677

NON-PROFIT
ORG
US Postage Paid
Statesville, NC
Permit #64