Lancaster/Northumberland Habitat for Humanity®

460 North Main Street
Kilmarnock, Virginia
22482
804.435.3461

Fall 2025

THE HAMMER

President's Message:

As you probably know, the Lancaster/Northumberland Habitat for Humanity (LNHH) organization partners with families to build strength, stability and self-reliance through shelter. Recently we took another step toward providing affordable housing to our neighbors by purchasing a lot in Northumberland County where we'll build our twenty-third and twenty-fourth houses. Our challenge is to raise the $275,000 needed. Our can-do attitude stems in part from gaining new board members with exactly the construction expertise we need.

New customers are discovering the Restore (now offering Halloween and Christmas items) and several families have donated parcels of land for which we're very grateful. To reach our goal, we've also opened a brokerage account and are reminding supporters of the tax advantages of donating stock and making qualified charitable distributions to us from their IRAs.

Please contact us at 804-435-3461 if you'd like further information.

Our two counties are vibrant and their residents generous. It's what keeps me and the approximately 75 other volunteers who pick up donations and the hammers going. And when we watch a new homeowner turn our house into their home, we're eager to start building a new one the next day.

Enjoy this fall!

Sandra

New Board Members in the Spotlight

We are delighted to have two new members join our board this past quarter, as we say farewell and thank you to Lucia Schoelwer for her excellent service. Barbara McCarthy has rejoined the board after a leave of absence.

From left to right, Jay Hughitt,
Board President Sandra Baxter, Julia Cain and Barbara McCarthy

Jay Hughitt

Jay Hughitt has spent most of his life in Virginia, growing up in Northern Virginia, attending Virginia Tech, marrying a woman from Richmond and raising their family in Mechanicsville.

Jay earned a degree in Building Construction from Tech's College of Architecture and Urban Studies and worked throughout his career constructing commercial buildings and developing properties for various uses, including multifamily and senior living.

Since retiring he has enjoyed working on personal projects, time with friends and family, cycling, boating and leading spin classes at our local YMCA. Now Jay is ready for the next challenge and looks forward to adding his skills to the team of people doing great work at the Lancaster/Northumberland Habitat for Humanity!

Julia Cain

Julia Cain spent over 30 years with the Lancaster County Department of Social Services, much of it as the Benefits supervisor. Julia also provided assistance to parents with special needs children within a ten county area.

A graduate of Lancaster High School, she is married to the Rev. Samuel Cain of Calvary Baptist Church in Kilmarnock and they have two adult children.

Everyone deserves a decent place to call home, and L/NHH has been helping residents of Lancaster and Northumberland counties do just that since 1996.

Edna Davenport Recognized by Serve Virginia

We are delighted that our very own Edna Davenport, a long-time board member, has been recognized for her many years of service to the community, as well as her leading role in the Lancaster/Northumberland Habitat affiliate. The citation accompanying her recognition reads in part:

"Edna Davenport is a true pillar of service in the Lancaster and Northumberland communities. Her tireless work and unwavering compassion and commitment have improved countless lives through her decades of service in social work and her current role with the Lancaster/Northumberland Habitat for Humanity.

Edna is motivated by a deep belief that everyone deserves dignity, stability, and a safe place to call home. Her work has shown her the real challenges families face, and she is driven by a desire to offer hope, opportunity, and support. Rooted in her faith and love for her community, Edna sees service not just as a responsibility but as a calling to make a lasting difference in people's lives.

As Chair of the Family Selection Committee for the Lancaster/Northumberland Habitat for Humanity, Edna leads the process of reviewing and evaluating numerous applications from families seeking safe, stable housing. Having served for over 30 years in social services, including as the Director of the Lancaster County Department of Social Services and as a Benefits Supervisor in both Lancaster and Essex counties, Edna has developed lasting relationships with families, community members, and partner organizations. She understands the systemic barriers many face and uses that knowledge to ensure Habitat's resources are directed to those who need them most.

Edna is often the first person a family meets when they begin their journey with Habitat. Her friendly and compassionate personality immediately puts families at ease. She welcomes them with warmth and genuine care, helping them feel comfortable, understood, and hopeful. For many, the process of applying for housing assistance can feel overwhelming—but Edna's kindness and encouragement turn that moment into an exciting and positive step toward a better future. Through her words and actions, she shows each applicant that Habitat is not just offering a house, but a "hand up" and a path toward long-term stability. Her insight is more than administrative—it's personal.

Edna's commitment doesn't end once a family is selected. She continues working closely with them, helping to prepare for the financial and emotional responsibilities of owning a home. She provides essential education on topics like mortgage obligations, budgeting, and long-term financial planning—empowering families to succeed well beyond the day they receive their keys."

Congratulations Edna on this well-deserved recognition!

Why Shop at Habitat ReStore?

·Affordable Prices: Find quality items for your home or renovation projects at significant discounts compared to traditional retailers.
·Eco-Friendly Shopping: Purchasing donated goods keeps usable materials out of landfills and gives them a second life.
·Support a Good Cause: Proceeds from your purchases help fund Habitat for Humanity's local homebuilding and repair efforts.
·Unique Selection: Inventory changes daily, offering opportunities to discover unique or vintage items you won't find elsewhere.

What Can You Buy?

·Furniture: Sofas, chairs, tables, dressers, and more
·Home Appliances: Refrigerators, ovens, microwaves, washers, and dryers
·Building Materials: Doors, windows, flooring, cabinets, and paint
·Home Décor: Lighting, artwork, mirrors, and seasonal decorations
·Tools and Hardware: Hand tools, power tools, and hardware supplies

How to Shop at the ReStore

1.The ReStore is open 10:00 to 2:00 Monday-Friday and the first Saturday of each month. Watch our Facebook page for occasional weekend times.
2.Browse the ever-changing inventory in person—new donations arrive regularly!
3.Bring a vehicle suitable for transporting larger purchases,
4.Consider donating your own gently used items to give back and help others.
Get Involved
In addition to shopping, you can support Habitat by volunteering or donating items. Volunteering with Habitat is a great way to give back to your community and meet new people.
Conclusion
Shopping at Habitat ReStore is more than just a smart way to save money—it's an opportunity to support affordable housing, reduce waste, and discover unique treasures for your home.

The award-winning Habitat ReStore, located at 460 North Main Street in Kilmarnock, is a home improvement store and donation center operated by the Lancaster/Northumberland Habitat for Humanity affiliate. It offers a wide variety of new and gently used furniture, appliances, building materials, and home accessories to the public at a fraction of the retail price. The September AARP magazine makes the point that for $500 people can decorate their entire house at the ReStore. Shopping at the ReStore supports Habitat for Humanity's mission to build affordable housing in our two counties.

Jennifer Poole and Genevieve Fontaine working hard at the ReStore!

Cars for Homes

Transforming Vehicle Donations into Affordable Housing

Cars for Homes is a charitable initiative dedicated to supporting affordable housing through vehicle donations. This program enables individuals to donate unwanted vehicles—cars, trucks, boats, motorcycles or RVs—to help build homes for families in need. By turning donated vehicles into funds, Cars for Homes provides valuable resources to local communities striving for safe and decent housing. There are brochures at a number of businesses in Kilmarnock, including the major banks, auto parts and tire dealers.

How Cars for Homes Works

1. Vehicle Donation: Donors contact the organization, typically online or by phone, to arrange the donation of their vehicle. Most vehicles are accepted, whether running or not. However, the vehicle must have a clear title (no liens) and four inflated tires.
2. Free Pickup: A professional towing service picks up the vehicle at a convenient time for the donor at no cost.
3. Sale and Proceeds: The donated vehicle is sold, either at auction or for salvage, and the proceeds are used to fund affordable housing projects.
4. Tax Deduction: Donors receive a tax receipt for their charitable contribution, which may qualify as a tax deduction according to IRS guidelines.

Impact on Affordable Housing

The proceeds from Cars for Homes directly support the construction of homes for families with limited financial resources. By donating a vehicle, individuals help low-income families achieve stability, security, and a better quality of life. The program also reduces environmental waste by recycling and reusing vehicles.

Who Benefits?

1. Families in Need: More families gain access to safe, decent, and affordable housing.
2. Local Communities: Neighborhoods become more vibrant and stable as more people achieve homeownership.
3. Donors: Receive the satisfaction of helping others, a potential tax benefit, and an easy way to dispose of unwanted vehicles.

How to Donate

To participate in Cars for Homes, visit the official website at www.habitat.org/carsforhomes.com.

Habitat's Response to the Affordable Housing Crisis

How Habitat for Humanity Addresses the Growing Need for Affordable Homes

The affordable housing crisis continues to impact millions of individuals and families across the United States and around the world. Rising home prices, stagnant wages, and increasing costs of living have put safe, decent, and affordable housing out of reach for many. Lancaster/Northumberland Habitat for Humanity (LNH) is taking decisive action to help address this critical issue.

Understanding the Affordable Housing Crisis
Affordable housing is defined as housing that costs no more than 30% of a household's income. When families pay more than this, they often have to make difficult choices between housing and other necessities such as food, healthcare, and education. The affordable housing shortage is driven by limited housing supply, increased construction costs, and lack of investment in low-income housing.

Habitat's Mission and Approach
Habitat for Humanity's mission is to bring people together to build homes, communities, and hope. The organization believes that everyone deserves a safe and affordable place to live. Habitat works alongside families to construct new homes, renovate existing structures, and advocate for policy changes that promote affordable housing.

Key Strategies in Habitat's Response
· Home Construction and Renovation: Habitat builds and repairs homes in partnership with local families. Homebuyers contribute "sweat equity," helping build their own homes alongside volunteers, and purchase their homes through affordable mortgages.
· Community Partnerships: Habitat collaborates with local governments, businesses, faith groups, and community organizations to expand access to affordable housing and revitalize neighborhoods.
· Advocacy: Through its advocacy initiatives, Habitat works to influence policy and systems that affect housing affordability, such as zoning laws, tax incentives, and funding for housing programs. Habitat's "Cost of Home" campaign aims to ensure that everyone has access to a stable, affordable home.
· Disaster Response: In the wake of natural disasters, Habitat helps communities rebuild by providing emergency shelter, repairing damaged homes, and supporting long-term recovery efforts.
· Financial Education: Habitat provides homebuyer education, financial literacy courses, and support services to help families succeed as homeowners and maintain long-term stability.

Impact on Communities
Habitat's efforts have empowered countless families to break the cycle of poverty through homeownership. Homeowners often experience improved health, higher educational attainment for their children, and enhanced financial security. In addition, Habitat's work strengthens communities, encourages local investment, and fosters volunteerism.

Looking Forward
The affordable housing crisis requires a collaborative, sustained response. Habitat for Humanity continues to innovate, scale its programs, and advocate for systemic change. Through continued partnership with volunteers, donors, and community leaders, Habitat remains committed to creating a world where everyone has a decent place to live.

How to Get Involved
· Volunteer with local Habitat affiliates to help build or renovate homes.
· Support Habitat's advocacy campaigns for affordable housing policy reform.
· Donate funds, materials, cars or land to support Habitat's mission.
· Participate in homebuyer education and outreach programs.
Through your continuing support, we can make a difference in the fight against the affordable housing crisis.

Senator Mark Warner's Views on Affordable Housing

Addressing the Challenge of Housing Affordability in the United States

Virginia's Senator Mark Warner, has been an active voice on issues related to affordable housing. He recognizes that access to safe and affordable housing is a cornerstone for stable families and thriving communities, and he has frequently discussed the urgent need to address housing shortages and rising costs nationwide.
The Senator sponsored a seminar on different approaches to housing affordability in Richmond on September 8th, which was attended by several Lancaster/Northumberland Habitat Board members, including President Sandra Baxter.

Senator Warner's Policy Focus:

Senator Warner has highlighted several key areas in the ongoing debate about affordable housing as he advocates for:

· Increasing federal investments in affordable housing programs, such as the Low-Income Housing Tax Credit (LIHTC), to encourage the development of more affordable units.

· Expanding access to housing vouchers for low-income families, helping them secure rental housing in safe neighborhoods.

· Supporting sustainable homeownership opportunities through down-payment assistance and first-time homebuyer programs.

· Addressing racial and economic disparities in housing access by promoting fair housing enforcement and anti-discrimination measures.

· Encouraging local governments to reform zoning laws and reduce barriers to new construction, which can help increase housing supply and lower costs.

Legislative Efforts

Senator Warner has co-sponsored and supported legislation aimed at increasing funding for affordable housing, improving public-private partnerships, and incentivizing innovation in housing finance. He has worked with colleagues across party lines to explore solutions that address both urban and rural housing challenges.

Community Engagement and Advocacy

Beyond legislative action, Senator Warner regularly meets with local officials, housing advocates, and residents to understand the impact of housing shortages. He emphasizes that affordable housing is not just a big-city problem, but one affecting small towns and rural communities across Virginia and the nation.

Conclusion

Senator Warner believes that solving the affordable housing crisis requires a multi-faceted approach, combining federal, state, and local efforts. His advocacy aims to ensure that more Americans have access to safe, affordable homes—supporting economic mobility and strengthening communities for generations to come.

Fraud Alert

Scams, both by phone and email, are becoming more common. You might convince yourself that you would never fall for one but consider that the proliferation of scams is largely because they do work.

What to look out for:

Phishing Scams

Emails or text messages that look legitimate are sent usually containing urgent warnings about account issues, suspicious activity, or prize winnings, and prompting you to click a link or download an attachment.

What to look for: Poor grammar, generic greetings ("Dear Customer") or links that don't match the company's official website. Never click on links or open attachments from suspicious emails or texts.

Impersonation Scams/Spoofing Calls

Scammers pretend to be from a legitimate organization and claim there's an issue with your account, an outstanding bill, or a virus on your computer, demanding immediate action or payment.

What to look for: Unexpected calls, requests for personal information (passwords, PINs, full Social Security numbers, one-time passcodes), or demands for payment via unusual methods like gift cards or wire transfers.

Urgency & Threat Scams

These scams create a sense of panic, threatening arrest, legal action, account closure, or immediate financial loss if you don't comply quickly.

What to look for: Any communication demanding immediate action without time for verification. Pause, verify, and never let anyone rush you into a financial decision.

Family Emergency Scams

These scams try to convince you that a family member or friend is in trouble with police and needs to pay a fine to be released from custody.

What to look for: Any requirement to pay a fine or bail over the phone, especially with gift cards, is a scam.

Tech Support Scams

You receive a pop-up warning on your computer screen or a call claiming to be tech support telling you your computer is infected. They try to get you to grant them remote access to your device or pay for unnecessary "repairs".

What to look for: Unsolicited tech support offers. If you experience technical issues, contact the official company directly using a verified phone number or website.

Payment Scams

Fraudsters pressure you to pay for something (a fake debt, a fee for a prize, or to protect your money) using methods that are untraceable or irreversible, like gift cards, wire transfers, or cryptocurrency.

What to look for: Any request to pay with gift cards or to wire money to an unknown individual or entity.

The Hammer Goes Paperless

We are excited to announce an important change regarding distribution of the Hammer.
In our ongoing effort to enhance communication, reduce environmental impact, and provide more timely updates, over the next year we will be switching from a paper newsletter to a digital format.

Why the Change?

- **Environmental Responsibility: By going digital, we significantly cut down on paper usage and contribute to a more sustainable future.**
- **Timely Updates: Digital newsletters allow us to share news and information faster and more efficiently with our community.**
- **Accessibility: You can access the newsletter on any device, anywhere, at anytime.**
- **Cost Savings: Reducing printing and mailing helps us allocate resources to our primary mission --- building affordable houses.**

What do You Need to Do?

You can help the transition process by sending an email to hammer22482@gmail.com with the word "subscribe" in the subject line, and you will automatically start receiving future issues by email and be removed from the paper mailing list.

Thank You!

Thank you for your continued support and readership. We look forward to keeping you updated on our progress as we start building our #23 and #24 houses.

Why Donate Land to Us?

Donating undeveloped land to the non-profit Habitat for Humanity organization in Kilmarnock, VA, is a powerful way to both reduce your taxes and make a positive impact on the Northern Neck community. As you may know, Habitat builds safe and sound homes with (and for) local families needing them. Federal and state tax agencies encourage land donations by providing significant tax advantages to the people who do.

How Does It Work?

When you donate land to us, we arrange and pay for an appraisal and cover all closing costs. Aften closing, we'll send you a letter with the IRS-required language so you can take a tax deduction equal to the property's appraised value. This may lead to significant savings too as your taxable income is reduced.

What Other Expenses and Hassles Will I Avoid?

Selling land can be time-consuming and stressful, often involving maintaining the land, finding a realtor or doing the marketing yourself. There will likely be price negotiations, timing considerations and closing expenses. Donation eliminates these challenges, making it a convenient exit strategy on land your heirs may not want.

How Are Capital Gains Taxes Affected?

When selling land, you typically have to pay a capital gains tax on the profit you make from the sale. However, by donating the land you may avoid this tax.
Ask Yourself: Do Your Heirs Really Want Your Property Here?
Probably not, if they don't live on the Northern Neck or nearby. They're likely to prefer you donate the property, take advantage of the tax savings, and leave them a larger financial inheritance.

Feel Good Knowing You've Created a Lasting Legacy

Feel personally rewarded knowing your donation of land will improve many lives in our community for years.

Interested? Please contact us via our website (www.LNHabitat.org),

send us an email (habitat22482@gmail.com) or

call our ReStore at 804.435.3461. We'll respond quickly.

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