Cooperative News

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## Eastern Shore Habitat for Humanity: Making Dreams Come True

COOPERATIVE

by Laura Emery, Field Editor

A&N ELECTRIC

She still remembers the moment the little blonde girl slipped her small hand into hers. "We were at a home dedication years ago," recalls Nancy Gonzalez, executive director of Eastern Shore Habitat for Humanity (ESHH) for the past 16 years. The little girl was beaming as she excitedly led Gonzalez through the home until they reached a small bedroom at the back of the house. "Tll never forget the excitement in her voice," says Gonzalez. "She proudly said to me, 'This is *my* bedroom and this is *my* closet. My clothes will go here and my toys will go there.' She was just so proud of her new bedroom."

The memory is a constant reminder to Gonzalez of why she and her team at ESHH do what they do. Wayne Parsley, ESHH board member, echoes the sentiment. "That's why we're here!"

For 30 years, ESHH has provided homeownership opportunities for residents living in substandard housing. Since its incorporation in 1988, the Eastern Shore chapter has completed and dedicated more than 46 homes in Northampton and Accomack counties (with two more homes currently in the works).

Hundreds of applications pour in each year to ESHH. The challenge, explains Parsley, is narrowing down the applicants. "Finding the right family is an involved, lengthy process," he says.

To realize the dream of homeownership with a Habitat house, families first need to qualify. "It takes a commitment of 350 hours of sweat equity, a 25-year no-interest mortgage and the expectation that

ESHH relies heavily on volunteer groups for construction. Families need to qualify for homeownership and make a commitment of 350 hours of sweat equity.







Nancy Gonzalez, executive director of Eastern Shore Habitat for Humanity, and Wayne Parsley, ESHH board member. Hundreds of applications pour in each year to ESHH. The challenge, explains Parsley, is narrowing down the applicants.

they will continue to support other Habitat projects. It's important to also point out that Northampton and Accomack counties are among the poorest counties in Virginia, so homeownership is a very big deal for area families," explains Gonzalez.

Here's how it works. Habitat homes are not given away; they are built with donated materials and labor, and then sold at cost to qualified families through no-interest loans. The prospective homeowner has to have a steady income and job history to qualify.

> "They have to be able to make monthly mortgage payments," Parsley explains. The ESHH board of directors makes the final decision.

People chosen to receive a Habitat home can expect the process to take anywhere from two to three years, but it's worth the wait. Says Parsley, "The credit restrictions are a lot less than through a bank, and there are no interest payments on the mortgage. Also, the cost of the house is less. The homes always appraise higher than what they're valued for. It currently costs ESHH about \$65,000 to build each house, and then, of course, there is water, septic and land on top of that. It ends up being close to \$500 a month for the homeowners, which is a great deal."

Where does the money come from? "Our income comes from fundraising events, work camps and donations. Donations are big. We beg a lot," Gonzalez jokes.

The ESHH hosts three fundraisers a year to help raise money. The most popular fundraiser is the February Freeze, where locals volunteer to go into the Chesapeake Bay in the middle of February. The February Freeze in 2018 made \$37,000, which is the most a Freeze has ever generated. "It was a fantastic event," says Parsley. The second fundraising event is the ESHH Gala, a sit-down dinner banquet with a live auction of items donated by local artisans. The event typically draws 75 to 100 people and raises anywhere from \$15,000 to \$20,000. "Our third event, which changes from year to year, has been everything from fishing tournaments to small garden tours," says Parsley.

A&N Electric Cooperative (ANEC) gave a monetary donation

to the February Freeze Celebrity Dippers in 2018. Parsley and Gonzalez say they're thankful for ANEC's donation. "We appreciate all of our local donors. We couldn't do it without them," says Gonzalez.

Celebrity Dippers, over the last several years, have included Robie Marsh, executive director of the Eastern Shore Chamber of Commerce, Evelyn Shotwell, executive director of Chincoteague Chamber of Commerce, David Doughty, Jr., Northampton County Sheriff, and Jeff Holland, executive director of the Chesapeake Bay Bridge-Tunnel.

"Participating in the 2018 February Freeze was an outstanding experience. I had a blast 'freezin' for a reason.' I put out a challenge to all of my friends and family that if I raised my goal level I would wear a speedo during the dip in the Chesapeake

Bay. In the end, more people donated to see me not wear a speedo, so that was a plus," says Robie Marsh, executive director of the Eastern Shore Chamber of Commerce, with a laugh. Marsh encourages everyone to attend ESHH's future February Freezes and take a dip in the Bay for a great cause. "If cold water doesn't do it for you," he adds, "choose at least one day to help volunteer on one of their home builds. It is truly a rewarding experience."

Even though the ESHH has two part-time office employees and four to five construction employees, it relies heavily on volunteers. "Our payroll is as low as we can possibly make it; everyone is parttime," Gonzalez explains. "Most of our labor comes from groups of kids and adults from colleges, high schools and churches from all over the country. They do a lot of work in a week. We get 20 to 25 groups a year and if we didn't get them, we'd be struggling to build the two houses."

While volunteer groups work on the homes, there are construction supervisors on site to monitor and guide. "They do Hammering 101 when they first get here," jokes Gonzalez.

Says David Doughty, Northampton County Sheriff, "Eastern Shore Habitat for Humanity is one of those great organizations in our community that does so much for our citizens and, as law enforcement officers, we get to see how much of a need there is for what they do. It's a pleasure to be able to support them."

Jeff Holland, executive director of the Chesapeake Bay Bridge-Tunnel, also praises the ESHH. "The Eastern Shore is fortunate to have such a well-run Habitat chapter. Since becoming involved with this non-profit organization in 2014, volunteers from the



Here's how it works. Habitat homes are not given away; they are built with donated materials and labor, and then sold at cost to qualified families through no-interest loans. The prospective homeowner has to have a steady income and job history to qualify. Left: The Veney family became ESHH homeowners in August 2018.

Chesapeake Bay Bridge-Tunnel have partnered with its Parallel Thimble Shoal Channel Tunnel Project personnel and, together, have contributed over 1,400 hours during the last two years to proudly support the construction of these homes on Virginia's Eastern Shore," says Holland.

Parsley, a retired Methodist minister, explains why Habitat for Humanity means something to him. "It's a service-oriented activity where you get to feel a sense of accomplishment when it's all done. You also get to meet wonderful people who both volunteer and who become homeowners. These are wonderful folks who, just because of life's circumstances, have been dealt less than a good hand," he says.

For many, the experience is life-changing. Gonzalez vividly remembers a family who was in line to get a Habitat

house. It was a husband, wife and two small children. "I'll never forget," says Gonzalez. "He said to me (about his 2-year-old son), "I can't wait to potty train my son indoors. And I plan to take two showers every year.' You see, he worked for a concrete company and came home every day and took an alcohol sponge bath and had taken only five showers his entire life, one on his wedding day. We had to explain the whole thing to him ... how the water and hot water heater worked. We told him he could take two showers every day!"

Later, Gonzalez was able to watch that family grow in their new home. The daughter, who was only 4 years old when they moved into the Habitat home, appeared in the newspaper years later. "She was inducted into the National Honor Society — and I felt like a proud grandmother. She was able to succeed because of the stability of having their own home and not having to move around all over the place," says Gonzalez.

After a pause, she adds, "The work we do here really does change lives."

Want to help change lives? Eastern Shore Habitat for Humanity 12143 Bank Avenue P.O. Box 1299 Exmore, VA 23350 (757) 442-4687 easternshorehabitat.org





### Scholarship Deadline is Feb. 8th

Any high school or home-school senior graduating in 2019 whose parents or guardians are members of A&N Electric Cooperative and whose primary residence is served by the cooperative is eligible for a \$1,000 scholarship. For the online application and instructions, visit vmdaec.com or co-opliving.com. The deadline to apply is Friday, Feb. 8, 2019.

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- The Touchstone Energy\* Co-op Connections\* Card is FREE to all ANEC members. The card offers

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A&N Electric Cooperative is an equal opportunity provider and employer.

## PCA to rise slightly, temporary surcharge ends

change in the cooperative's Power Cost Adjustment (PCA) went into effect Jan. 1. The PCA will increase to 0.00126/kilowatt-hour (kWh), meaning a member who uses 1,000 kWh of electricity would see an additional \$1.26 added to their bill. This charge is reflected in the Energy Supply portion of your bill and is a direct pass-through from the cooperative's energy supplier to our members. While the PCA is increasing slightly, all members will see the elimination of a \$0.0015/kWh energy-adjustment charge and most residential members will see the expiration of a \$0.00359/kWh temporary surcharge that came to an end on Dec. 31, 2018. A&N Electric Cooperative remains committed to providing electric service at the lowest reasonable cost while continuing to modernize our infrastructure, resulting in improved safety and reliability for all co-op members.

## Why Electric Bills Can Seem Higher During Winter

&N Electric Cooperative members who heat and cool their homes with HVAC systems often question why their bills seem higher in the winter than they are in the summer.

It's a myth that cooling a space uses more energy than heating that space. Even in an energy-efficient home, heating generally uses nearly twice as much energy compared to air conditioning. In older homes, the gap can widen even further.

HVAC systems are designed to transfer heat. In the summer your HVAC system removes hot interior air and replaces it with cooler air extracted from outside. In the winter it works in reverse, the system removes cool air from a home's interior and replaces it with warm exterior air (yes, even cold winter air). It takes far less energy to move heat from one place to another than it does to produce heat.

The difference between the two is that when temperatures turn extremely cold in the winter your HVAC system must rely on a backup form of heat to maintain the desired indoor temperature setting in your home. In the summer the system does not need a second method for cooling to keep up with extreme temperatures.

When temperatures drop below freezing, auxiliary and emergency heat associated with HVAC systems turn on and use substantially more energy.

Heating units will still require the use of electric strip heat to keep up with subfreezing temperatures even when thermostats are lowered a few degrees below what you would normally heat your home.

HVAC owners aren't the only ones who could experience an increase in energy consumption related to extremely cold temperatures. For members heating with gas or oil, those systems still require electricity to power fuel-oil pumps, water-circulating pumps for hydronic systems and fans for forced-air systems. The power consumed increases as demand on the system increases with colder weather.

The cooperative suggests having a certified technician check your heating system annually to make sure it is running efficiently. Members are also urged to check their homes for air leaks or to consider hiring a professional to help properly seal their homes. Setting your home's thermostat to a maximum of 68 degrees in the winter and lowering it a few degrees when you go to bed or leave the house for a while can help curtail your home's energy use.

In addition, there are other appliances that can adversely affect your electricity bill. One of them being your electric water heater. Colder incoming water supply requires additional energy to raise the temperature to the system-operating set point. Most older water heaters aren't insulated as well and radiate heat making their efficiency poor. That heat is also lost through pipes if they are not insulated. Older electric water heaters can be one of the most inefficient appliances in the home.

## AMI Update

A&N Electric Cooperative's Advance Metering Infrastructure (AMI) project will continue through 2019. Meter exchanges will be performed by Allegiant Utility Services Inc., a contractor working on behalf of the cooperative.

Cooperative members can expect to receive a postcard and phone call notifying them of their upcoming meter exchange. Door hangers will be left where a meter installation has taken place.

The impact of the installation is minimal. Co-op members can expect to lose power for a few minutes during the exchange. In addition, the next bill will show two meter readings: one from the old meter and one from the new meter. Members will be able to identify old and new readings by the meter numbers included on their bill.

Cooperative members can find more information and track the project's status at anec.com/content/ meter-schedule.

## LED lightbulb discount offered through A&N's SmartHub

hen it comes to lighting, the best ways to save money are to turn off the lights when not in use and replace old bulbs with energy-efficient LEDs (Light-Emitting Diodes). LEDs last longer and use less energy than the spiral-shaped compact fluorescent lamps or traditional incandescent bulbs.

A&N Electric Cooperative has partnered with Cree Inc., a leading LED manufacturer, and online retailer, 1000Bulbs.com, to offer our co-op members exclusive deals on energyefficient bulbs. Cree LEDs have 25,000 hours (22 years) of lifetime. They are "instant on," dimmable and are environmentally friendly.

Our co-op members are eligible to save \$2.50 on up to five packs of Cree LED bulbs through this special offer. Members are able to choose between two bulb options. The first option is a 60-watt incandescent replacement sold in a 4-pack, and the second is a can/recessed indoor





flood light (65-watt equivalent) sold in a 3-pack.

Each member is limited to a total of five packs, but can mix and match the two different bulbs as long as they do not exceed the five-pack limit.

According to energy.gov, just changing five of your most frequently used incandescent light bulbs to LEDs has the potential to save you nearly \$75 a year in energy costs.

To take advantage of the special offer, and to complete the online-ordering process, you must be an A&N Electric Cooperative member and use the co-op's online account portal, SmartHub.

To sign up, or log in if you've already registered, please visit anec.com/content/ about-smarthub. Or log into your SmartHub app on your smartphone or mobile device.

## A&N employees volunteer at the Eastern Shore Foodbank



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### Bank of Cheer Volunteers Distribute Food in December

A&N Electric Cooperative volunteers helped distribute 12 boxes of food for the annual Bank of Cheer in December. The Eastern Shore News has sponsored the Bank of Cheer fund drive for 58 years. It provides food and other necessities to local families in need during the holiday season. Cooperative employees Robbie Smith, Melissa Smith, Wes Shrieves, Jay Diem, Matt Jones, Tina Trala, R.J. Johnson and Sara Zember helped with deliveries this year.







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