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For online donations visit
www.fluvannahabitat.org

YOUR support is crucial now more than ever to keep us building affordable homes with the rising inflation costs!

INFLATION.... We feel it at the grocery store, the gas pump, and every time we pay a bill for services and medications our families need each day. It has been especially hard with the rising cost of building materials!

Stretching the monthly budget has sadly become a regular part of daily life. Families are asking themselves, "***What can we do without this month?***" The *Social Security Administration* reported an **8.2% inflation rate** in September alone. Families are feeling the impact in every aspect of their lives.

We receive calls from so many Fluvanna families who seek our help and **YOUR** help is needed now more than ever!

One call was from Dan & Cheryl, they told us that their landlord increased rent yet refused to fix the rotting kitchen floor or repair the leak and growing mold in their child's bedroom. The family is doing the repair work themselves as they really don't have a choice if they want to keep their children safe. We hear this all too often from families that want a decent safe place to call home.



Why should hardworking families be unable to purchase an affordable home?

Affordable homes in Fluvanna are scarce. There are families who can and want to buy them. Building affordable homes is what we do. We don't give away homes, our Partner Families work alongside us – putting in "sweat equity" and taking our financial and homeownership classes along with volunteering.

Thanks to gifts from YOU we are building affordable homes, we want to continue to help our Fluvanna neighbors like Dan & Cheryl, in need and ready for a decent place to call home.

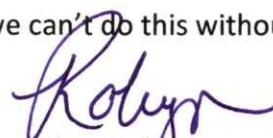
While the cost of lumber is finally starting to come back down, the cost of many other building supplies has more than doubled or tripled.

Your donation will allow us to offset increased material costs, keeping our homes affordable to hard-working families that need them.

We need **YOUR** help more than ever this year so that more of your Fluvanna neighbors will have a decent and affordable place to call "home." With the building prices that have skyrocketed, we have families preparing for homeownership and we are counting on you to help us continue building! No matter the size of your gift, each dollar, each donation matters. You have the opportunity to help so many others like Dan and Cheryl.

THANK YOU again for helping families in Fluvanna, we can't do this without you!


Larry Cormier
Board Chair


Robyn Bolling
Executive Director