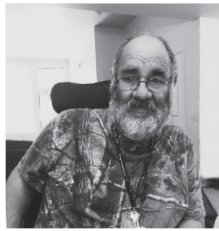


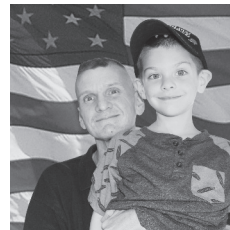


TaborTalk

WINTER 2020



Community Services
Tabor
Rebuilding Lives & Community



FINALLY HOME

Natasha, David, and their son Gavin lived in a mobile home for seven years. Natasha remembers, "It was actually nice living there because we were able to save money." But they were beginning to outgrow that space. Also, their costs continued to increase to where it made sense to consider other housing options.

They knew several people who had recently purchased a home who either scraped together a 20% down payment by dipping into their retirement savings, struggled through the details of the homebuying process, or ended up with very high interest rates. Seeing this, the path to purchasing a home appeared daunting. Unsure where to start and what pitfalls to avoid, Natasha grabbed her phone book, found Tabor, and they were on their way.

With Tabor's help, they first wanted to see if the prospect of buying a home was realistic. It was. They learned about how different loans work and also took a homebuyer course through Lancaster Housing Opportunity Partnership (LHOP). Realizing that their credit scores would greatly impact how much they would pay, over the course of the next several months, they worked hard to improve their credit.

Working with their Tabor case manager, Natasha recalls "Anytime we had any questions, she was there to help! If I emailed her late at night, she would get back to you right away the next morning." Knowing that they had access to a knowledgeable resource throughout the homebuying

“

Use these resources
and learn as much as
you can! Everyone is
almost shocked at what
we were able to do!

Continued on next page

FINALLY HOME *continued*

process gave them the confidence that this was a smart financial decision.

Traversing the county in search of a home that was best for their family, they finally found the one. It was convenient for work, they loved the beautifully updated kitchen and bathroom, it kept Gavin in the same school district, and gave them the much needed additional space they were looking for. Prepared, they put an offer in, and through some negotiation, had another counteroffer accepted which was still within their budget.

Looking back at the process, we asked David and Natasha, what was the hardest part of their homebuying process? They struggled to answer the question because they thought that everything went so smoothly. But that smooth process was only possible through their budgeting, smart spending, hard work, and determination. 🏠

Financial Goals

- Instill a sense of financial responsibility in Gavin; he is already saving for college
- Use their money wisely
- Pay off their mortgage early

What Natasha & David wanted in a home

- To be within their budget
- To be in a good school district for Gavin

What Gavin wanted in a home

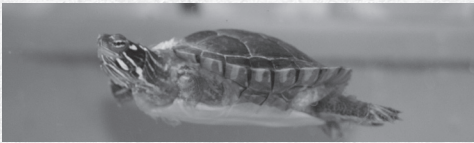
- A second floor — “It’s like having a second house!”

Advice from Natasha and David on how to have a successful homebuying experience

- Seek out help from community resources
- Improve your credit score, if needed
- Take classes to understand the home loan process
- Ask questions when you have them
- Shop around for the best interest rate that you can find
- When you find the home that you want to purchase, you'll be equipped with the knowledge and support to smoothly navigate the homebuying process



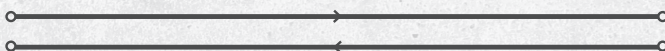
Gavin recently got two new turtles



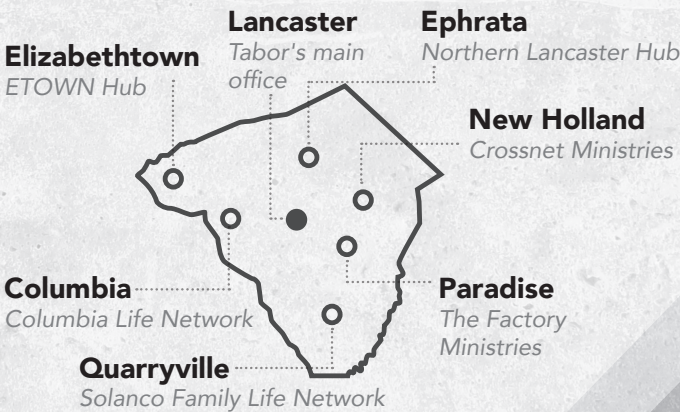
Improving Access to Services

Thanks to our partners, who are listed below, Tabor's Barshinger Financial Empowerment Center has been expanding counseling and coaching services across the county.

For Natasha and David, this meant that they had about a 10-minute drive to meet up with their financial counselor as opposed to the 40-minute trip to Tabor's main office Lancaster City.



FINANCIAL COUNSELING & COACHING LOCATIONS AND PARTNERS



Legacy of Justice

When you walk up the stairs of the student union at Notre Dame, the first thing you see when you walk through the doors is a black and white portrait of former University President Theodore Hesburgh interlocking arms with Martin Luther King, Jr. They are singing “we shall overcome” together at a rally in Chicago. Two clergymen from different faith traditions, but united in purpose for a more just community. I felt inspired every time I walked past. And I’d say a quick prayer for the wisdom and courage they both showed.

So you won’t find it surprising that I was drawn to the story of Grace Wenger, a Mennonite woman whose actions fighting for racial justice truly spoke louder than words. Wise and courageous. It’s fitting to remember during Black History Month, that Tabor was founded by men and women who saw discrimination as an affront to their faith. And today, we are still committed to creating justice in our neighborhoods.

Every day it is my fervent hope that Tabor in 2020 is carrying the torch civil rights leaders like Fr. Ted, MLK, Jr, and Grace lit.

In 2020, we are positioning ourselves to play an active role in combating the affordable housing crisis and to ensure that those housing solutions work for everyone, regardless of race or income or creed. We spent a good part of last year working on a new strategic plan. More than a hundred people were involved in its creation—from staff to community leaders to clients and supporters. When I look five years out and think about what we will all achieve together for the community, I can’t help but feel hope in my heart.

I’m excited to share an overview of the plan with you here.



FIRST, as has always been the case, Tabor is most focused on delivering meaningful results for our clients. In the years ahead we want to make sure:

- Our services are more accessible, whether that’s through shorter wait times, more satellites across the county (just like the one Natasha and David found), or through the creative use of technology—like financial counseling through video-chat;
- Our services are more streamlined, so we walk with people further from the period of crisis through stability and ultimately, to flourishing;
- We build off our existing programs—like widening our housing location services and expanding matched savings for tomorrow;
- We go more upstream to prioritize prevention;
- Upgrade existing facilities.

SECOND, we know we can’t tackle these challenges on our own. We must continue to work with partners in government, other non-profits, churches, and businesses. In the years ahead, we plan to:

- Better align with other housing agencies like Lancaster Housing Opportunities Partnership, Habitat for Humanity, HDC Mid-Atlantic, and Community Basics;
- Connect our participants to the workforce;
- Be more engaged with the county’s health systems;
- Serve as a leader in the county’s homelessness coalition.

THIRD, our success hinges on the well-being of our employees. We will invest in our team members’ continued growth and aspire to be the employer of choice in our field and in the region.

FOURTH, we will raise Tabor’s visibility in our community, solidify existing funding sources, develop new ones, and carefully review our operations to enable us to continue to provide the core services we offer our clients.

These four priorities will ensure that Tabor will be the trusted community partner, helping people shape and improve their finances and housing through proactive coaching, education, and advocacy, for a truly more just community.



Michael McKenna
President

Thursday, May 21

RSVP & Sponsor by May 7

Brian Roche of WGAL 8 will emcee the evening as we celebrate Tabor's 52 years of service to Lancaster County, review accomplishments, and honor the achievements of our clients and the contributions of our partners and staff

Be ready to bid on our **silent auction** items

TO RSVP ▼

Mail Use the enclosed form
Online Form www.Tabornet.org
Email RSVP@tabornet.org
Phone 717.358.9377

129 Toddy Dr
East Earl, PA 17519

6:00 PM Reception
6:30 PM Dinner & Program

**EVENT IS FREE TO ATTEND,
BUT RESERVATIONS ARE REQUIRED**

Donations will be accepted at the event

Please join us for Tabor's
**ANNUAL
BANQUET**

SHADY MAPLE

**BANQUETS
& CONFERENCE CENTER**

KEEP OUR STORY GOING.

If you would like information on how you can personally help Tabor's story continue by following Grace's example of leaving a legacy of compassion, caring, and kindness through a planned gift, please contact Phyllis at **717.358.9383** or at **PStacks@tabornet.org**.



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Tabor Talk is a publication of Tabor Community Services
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CAMP OUT
FOR HOMELESSNESS



THE EXTRA GIVE™
ORDINARY

SAVE THE DATE FOR THIS YEAR: 11/20/20

THANK YOU to the many brave, caring, and cold people who camped out on the Barnstormers field to fundraise to fight homelessness in Lancaster County.



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