

WINTER 2026

# blueprints

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creating a safe  
& secure home

read  
online



Monroe County Habitat for Humanity  
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# Annual Appeal 2025

With our Annual Appeal in full-swing, it's the time of year when we ask you to make a financial gift to **Monroe County Habitat for Humanity**. Your donation helps us create safe and healthy homes that give families long-term stability. A financially stable home then allows parents to spend their income on food, medicine, child care, education, and other essentials rather than on continuous home repairs. Your support helps us partner with more homeowners to achieve that necessary balance.

We invite you to support our **2025 Annual Appeal** by reading about a recent partner family's success story right here in Monroe County — a story made possible through the generosity of community supporters like you.



## Creating a safe & secure home in Monroe County

We partnered with a local family this past year, creating a safe and secure place for them to live. During their homeownership journey, they faced many challenges before receiving the keys to their newly renovated home. Here is their story.

### A family in need of a home

A family of two parents with five children, one of whom uses a wheelchair, lived in an overcrowded apartment. Their unit was in rough shape, not wheelchair accessible, with no usable yard for the children to enjoy, and simply not enough space. The family decided to change the course of their story by partnering with Monroe County Habitat for Humanity.

Monroe County Habitat for Humanity bought a house for the project that required a complete clean out and upgrade, including the removal of an underground fuel tank, a new roof, new windows, and new appliances. Additionally, doorways were widened to accommodate a wheelchair, an ADA approved bathroom was installed, and a donated ramp was put in place for use of the front door. The family put in hundreds of hours of sweat equity, with assistance from volunteers, to successfully rehabilitate their home.

**The parents, along with fifty volunteers, put in over 1,500 hours of work to rehabilitate and transform the house.**

After nearly a year of hard work, the family received the keys to their new home in August of 2025. This is now a home they own with the help of a thirty-three year subsidized mortgage. Their monthly mortgage payment is half the amount of rent they paid for their apartment.



*Partner family pose in front of their newly repaired and upgraded home during Home Dedication ceremony hosted by Monroe County Habitat for Humanity, August 2025.*



*Partner family pose with team of Monroe County Habitat for Humanity volunteers on their newly installed handicap accessible ramp.*

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Owning a home for the first time is like unlocking a door to a world of possibilities, where every room holds the promise of cherished memories and dreams come true. Getting here was no easy task, but we pushed through because we knew there was our pot of gold at the end of the rainbow.”

-Homeowners

Together, we can ensure that **everyone** in Monroe County has a safe, affordable, & equitable place to live.

## Make a difference in your community today

Help fund our projects for the new year. Visit the link below to donate online towards our Annual Appeal for 2025. All funds raised directly support our mission right here in Monroe County, Pennsylvania, and help build strength, stability, and self-reliance through shelter.



Make a donation to our **Annual Appeal for 2025** at the QR code.



Visit [habitatmc.com/services](http://habitatmc.com/services) to learn more about the programs we offer for families in Monroe County.

Habitat  
for Humanity®Habitat  
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# a message from our president



Suzanne Young-Mercer,  
President of the Monroe  
County Habitat for  
Humanity Board of  
Directors

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**Because of your  
dedication, we  
continue to fulfill  
our mission to  
ensure that  
everyone has  
access to a  
decent,  
affordable, and  
safe home.”**

**Dear Monroe County Habitat for Humanity Staff and Board Members,**

As we wrap up the holiday season, and look forward to a new year, I want to take this opportunity to express my deepest gratitude for each and every one of you. Your unwavering commitment and tireless advocacy have made a profound difference in the lives of so many individuals and families throughout Monroe County. Because of your dedication, we continue to fulfill our mission to ensure that everyone has access to a decent, affordable, and safe home.

Our collective achievements would not be possible without your hard work, compassion, and belief in the power of community. Thank you for your passion, your service, and your ongoing efforts to make a lasting impact.

This year, we also say farewell to two exceptional leaders on our board. On behalf of Monroe County Habitat for Humanity, I extend heartfelt thanks to Barbara J. Hill, Past President, and B.J. Darby, Past Vice President. Your tireless work, steadfast support, and remarkable dedication have shaped our organization and inspired us all. We are deeply grateful for all you have done, and we wish you the very best in your future endeavors.

Wishing all of you and your loved ones a joyful, peaceful, and healthy holiday season. May the new year bring renewed hope and continued success as we work together to build homes, communities, and brighter futures.

With gratitude and warmest wishes,

**Suzanne Young-Mercer**

President

Monroe County Habitat for Humanity Board of Directors



# a message from our executive director

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Scott J. Fabian,  
Executive Director of  
Monroe County Habitat  
for Humanity

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The USDA Section 504 Home Repair Program is a federal assistance program designed to help low-income homeowners in rural areas make critical repairs to their homes.

## Understanding the USDA Section 504 Home Repair Program

The USDA Section 504 Home Repair Program is a federal assistance program designed to help low-income homeowners in rural areas make critical repairs to their homes. Officially known as the Single Family Housing Repair Loans & Grants Program, Section 504 focuses on improving health, safety, and accessibility for homeowners who otherwise could not afford necessary repairs.

### Who Is the Program For?

The Section 504 program serves very low-income homeowners who live in USDA-designated rural areas and own and occupy their homes.

To qualify, applicants must:

- Own the home and live in it as their primary residence
- Be unable to obtain affordable credit elsewhere
- Meet USDA income limits for “very low income” (generally at or below 50% of area median income)
- Live in a property located in an eligible rural area (as defined by USDA)

### Loans vs. Grants: What’s the Difference?

The program offers two types of assistance, depending on age and ability to repay:

#### Section 504 Loans

- Available to eligible homeowners of any age
- Up to \$40,000
- 1% fixed interest rate
- Repayment term of up to 20 years
- Used to repair, improve, or modernize the home

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## Section 504 Grants

- Available only to homeowners 62 years of age or older
- Up to \$10,000
- Do not need to be repaid unless the home is sold within three years
- Used specifically to remove health and safety hazards

In some cases, a homeowner may qualify for a combination of a loan and a grant, for a total of up to \$50,000 in assistance.

## What Types of Repairs Are Eligible?

Section 504 funds are intended for essential repairs, not cosmetic upgrades. Eligible uses include:

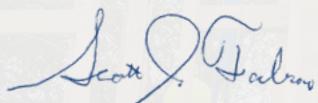
- Fixing unsafe electrical systems or plumbing
- Repairing or replacing roofs, windows, or heating systems
- Addressing structural issues
- Making homes accessible for people with disabilities (ramps, grab bars, widened doorways)
- Removing health hazards such as mold or lead-based paint
- Improving water or septic systems

The goal is to ensure homes are safe, sanitary, and functional.

## Why the Program Matters

For many rural homeowners—especially seniors—the cost of major repairs can be overwhelming. The Section 504 program helps people remain safely in their homes, prevents displacement, and preserves affordable housing stock in rural communities. Organizations like Habitat for Humanity often help homeowners navigate the application process, identify needed repairs, or leverage Section 504 funds alongside volunteer labor and other resources to maximize impact.

Sincerely,



**Scott J. Fabian**

Executive Director  
Monroe County Habitat for Humanity



# Habitat on the Hill 2026

Habitat on the Hill is Habitat for Humanity's annual legislative conference which convenes advocates representing all aspects of Habitat's mission together in Washington, D.C., for three days of intensive discussions, training sessions, networking and direct advocacy opportunities to their members of Congress.

Drawing on the wealth of experience from the Habitat network and the insights of external housing experts, learning sessions are designed to empower attendees with the knowledge, skills and tools necessary to enact policy and system changes through effective advocacy. Attendees leave empowered to build and sustain stronger, healthier and more resilient communities.

This year's theme for Habitat on the Hill, Our Voices Open Doors, celebrates the progress we've made together and the road ahead. We'll honor five decades of Habitat's impact and two decades of Habitat on the Hill as a platform for change, while charting the course for even greater impact in the years to come.

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Together, our voices open doors to a future where everyone has a **safe, decent place to call home.**”

We are excited to announce that for this year's Habitat on the Hill, we have three members of our team attending the conference: **Suzanne Young-Mercer, our Board of Directors President, Theresa Jackson, a dedicated Habitat volunteer, and Scott Fabian, our Executive Director.** They will join hundreds of advocates from across the country in Washington, D.C., for a milestone year for our organization - Habitat for Humanity's 50th anniversary and the 20th Habitat on the Hill!



# events in the community

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## First Online Sports Auction a Holiday Success

During the holiday season, Monroe County Habitat for Humanity hosted its first-ever online Sports Memorabilia Auction. The two-week auction, which ran through Christmas Eve, featured 15 rare and collectible sports items that drew excitement from fans and collectors alike. Highlighted items included a Dave Bing Hall of Famer 1990 signed basketball, a signed and authenticated Cameron Heyward Steelers #97 lithograph, and a Bobby Shantz MVP signed collection featuring a card, glove, and baseball, along with several other standout pieces.

The auction was a success, with all funds raised going directly toward supporting our programs that help keep families and homeowners in Monroe County in safe, affordable, and equitable housing. We are grateful to everyone who participated, bid, and shared the event. **Due to the positive response, we look forward to hosting a larger online auction in 2026!** Be sure to stay tuned for updates and future opportunities to support our mission.



Item from our Holiday Sports Auction - **Bobby Shantz MVP signed collection featuring a card, glove, and baseball, all in an item frame.**

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## A Season of Giving Through Our Amaryllis Sale

Another successful holiday promotion was Monroe County Habitat for Humanity's second annual Holiday Amaryllis Sale, made possible through our continued partnership with Flower Power Fundraising. Through this collaboration, supporters were able to purchase ready to grow amaryllis bulb kits both online and in store at the Monroe County ReStore. A wide variety of options were available, including Red Lion, Double Variegated, Star of Holland, and many other beautiful varieties.



Example of Red Lion amaryllis bulb kit offered from Flower Power Fundraising. Includes bulb, flower pot, burlap wrap, and nutrient disk.

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The bulb kits could be ordered online and shipped as gifts anywhere across the United States, with guaranteed delivery by Christmas. Monroe County Habitat for Humanity received 50 percent of all proceeds from the sale, helping to generate important funding for our upcoming projects in 2026. We are grateful to everyone who participated and helped turn this festive fundraiser into a success for our mission.



## upcoming events for Winter 2026

This upcoming Winter 2026 season has plenty of events in store for Monroe County Habitat for Humanity. Be sure to follow us on Facebook to see any updates or event changes!



## events calendar for Winter 2026

### January 2026

**Jan. 2:** Start of Valentine's Day Heart-Shaped Tub Raffle - Win an iconic Pocono Heart-Shaped tub! More information can be found later in this issue of Blueprints.

**Jan. 31:** End of 2025 Annual Appeal - Be sure to make any charitable donation prior to this date to support our Annual Appeal.

### February 2026

**Feb. 13:** Last day to purchase Heart-Shaped Tub Raffle tickets - Purchase your tickets online on or before this date.

**Feb. 14:** Live drawing on Facebook Live for Valentine's Day Heart-Shaped Tub Raffle

### March 2026

**Mar. 22:** St. Patrick's Day Parade Float | 11 AM - 3 PM  
Downtown Stroudsburg Business Association | Main Street  
Stroudsburg, PA 18360

### April 2026

**Apr. 18 & 19:** The Greater Pocono Home & Outdoor Living Show  
Kalahari Resorts & Conventions | 745 Main Street, Suite 203  
Stroudsburg, PA 18360



## upcoming events



See all upcoming Monroe County Habitat for Humanity events online at the QR Code or at [habitatmc.com/events](http://habitatmc.com/events)

# a farewell to **Barbara J. Hill and BJ Darby**: friends & dedicated members of our Board of Directions

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*Maggie Hartmann,  
Chair of Faith Outreach  
Committee*

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**Their kindness, mentorship, and friendship have left an imprint on all who have had the privilege to serve alongside them.”**

**A**s we enter the new year, I would like to express my deepest gratitude to two dedicated members of the Board of Directors of Monroe County Habitat for Humanity who are concluding their service: BJ Darby and Barbara Hill.

BJ Darby has been an extraordinary asset to Habitat, bringing unmatched energy, creativity, and determination to our fundraising efforts, especially through her tireless work securing tricky tray donations year after year. Her ability to rally community support has strengthened our programs and directly benefited the families we serve.

Barbara Hill, former Board President, guided Habitat through a pivotal chapter in our history. Under her leadership, we celebrated the opening of our ReStore - an achievement that continues to expand our mission and impact. Her steady commitment to Habitat and to building strong leadership has made a lasting difference.

As both colleagues and friends, BJ and Barbara have offered more than their time and service - they have offered guidance, encouragement, and genuine care that has enriched not only our work at Habitat but our personal lives as well. Their kindness, mentorship, and friendship have left an imprint on all who have had the privilege to serve alongside them. As they begin their next chapters, I wish them nothing but joy, fulfillment, and continued success on their journeys.

With gratitude,

**Maggie Hartmann**  
Secretary/Chair of Faith Outreach  
Monroe County Habitat for Humanity

# how to care for and maintain a residential on-lot septic system



By Paul Suhrie, Board of Directors, Treasurer

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## Essential Tips for Homeowners to Ensure Longevity and Performance

A residential on-lot septic system is a vital component of many homes, especially in rural or semi-rural areas not connected to municipal sewage lines. Proper care and regular maintenance of your septic system not only protects your property but also supports environmental health and saves you from costly repairs. This article will guide you through the best practices for caring for and maintaining a residential septic system.

## Understanding Your Septic System

A typical septic system consists of a septic tank and a drainfield (also known as a leach field). Wastewater from your home flows into the septic tank, where solids settle to the bottom, and lighter waste floats to the top. The clarified liquid in the middle then flows into the drainfield, where it is naturally filtered by soil. Understanding this basic process is crucial for effective maintenance.

## Routine Maintenance Tips

1. Regular Pumping: Have your septic tank professionally pumped every 3 to 5 years. The exact frequency depends on the tank size, household size, and water usage. Routine pumping prevents solids from overflowing into the drainfield, which can cause system failure.

2. Inspection and Record-Keeping: Inspect your septic system annually. Keep records of all maintenance and pumping activities. Early detection of issues can save you from expensive repairs and environmental hazards.
3. Water Conservation: Excessive water entering the system can overload it. Install high-efficiency toilets and fixtures, fix leaks promptly, and spread out laundry loads over the week to avoid flooding the system.
4. Proper Waste Disposal: Do not flush non-biodegradable items, grease, oils, or hazardous chemicals down the drain. These materials can clog your system or disrupt the natural bacterial balance in the tank needed for breakdown of solids.



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## Protecting the Drainfield

- **Avoid Heavy Traffic:** Do not drive or park vehicles over the drainfield. Heavy weight can compact soil and damage pipes, reducing the system's effectiveness.
- **Planting Wisely:** Only plant grass or shallow-rooted vegetation over the drainfield. Deep or aggressive roots from trees and shrubs can invade and damage the system's pipes.
- **Direct Water Away:** Ensure that rainwater, roof drains, and sump pumps are directed away from the drainfield area to prevent oversaturation.

## Signs of Potential Problems

Be aware of common warning signs that your septic system may need professional attention:

- Slow draining sinks, tubs, or toilets
- Gurgling sounds in plumbing
- Unpleasant odors near the tank or drainfield
- Standing water or overly lush, green grass in the drainfield area
- Sewage backups in the home

If you notice any of these signs, contact a licensed septic system professional

immediately to assess and address the issue before it worsens.

## What to Avoid

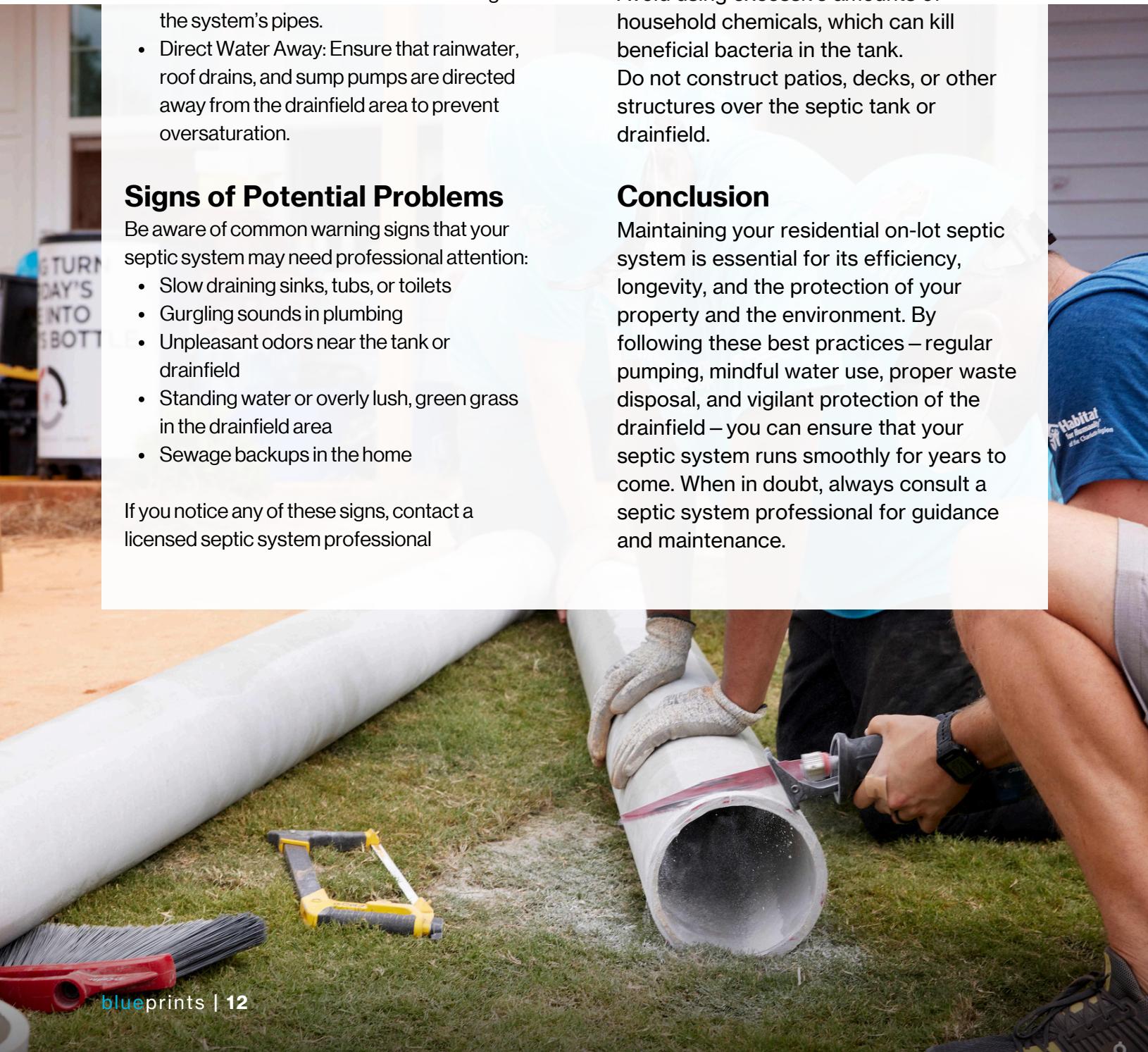
Do not use septic tank additives without professional advice; many are unnecessary and some may harm your system.

Avoid using excessive amounts of household chemicals, which can kill beneficial bacteria in the tank.

Do not construct patios, decks, or other structures over the septic tank or drainfield.

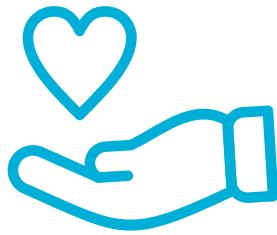
## Conclusion

Maintaining your residential on-lot septic system is essential for its efficiency, longevity, and the protection of your property and the environment. By following these best practices – regular pumping, mindful water use, proper waste disposal, and vigilant protection of the drainfield – you can ensure that your septic system runs smoothly for years to come. When in doubt, always consult a septic system professional for guidance and maintenance.



# volunteering with Habitat

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Dwayne Burrows,  
Starfish Award recipient  
Winter 2026

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“What makes volunteering for Monroe County Habitat for Humanity important to me is seeing for myself that there is still hope for us as people.”

## Starfish Award: Dwayne Burrows

Monroe County Habitat for Humanity's Starfish Award - an award which recognizes volunteer excellence in the community - goes to Dwayne Burrows for Winter 2026! Dwayne has been a daily volunteer at our Monroe County Habitat for Humanity office since this past fall. He works diligently with our Volunteer Coordinator, Yvette Keitt, scheduling meetings, coordinating volunteers, and much more. We thank Dwayne for his continued service to the community of Monroe County! From Dwayne:

### Why do I volunteer at Habitat for Humanity?

“When we are lost, we seek safety and shelter. When we find our way, we set up camp and lay down roots

What makes volunteering for Monroe County Habitat for Humanity important to me is seeing for myself that there is still hope for us as people. I never saw people so focused on helping others and giving the gift of support through homeownership and home preservation before volunteering with Habitat.

Living in uncertain times with rapid change is scary. What multiplies this is not having a home, or having a home that does not shelter and protect. The gift of guidance through the process of obtaining shelter is a Godly act, and volunteering for such a cause allows me to bask in the light of our Father.”



# volunteer with us



Learn more about our volunteer opportunities at the QR code, or at [habitatmc.com/volunteer](http://habitatmc.com/volunteer)



# a message to all Habitat volunteers

## On behalf of Monroe County Habitat for Humanity,

I want to express my deepest gratitude for the time and talents you have shared with us. Your dedication as a volunteer is the cornerstone of our success, and your contributions have had a profound impact on helping to repair homes in our community.

It is through the selfless services of individuals like you that we can reach our goals and service our communities effectively. Please know that your hard work does not go unnoticed; you are an essential part of our team, and we are incredibly fortunate to have you with us.

When looking ahead to the upcoming year, it behooves us here at Monroe County Habitat for Humanity to thank our volunteers - the life essences of helping to provide affordable homes for the community of Monroe County. With your donation of time and effort, we were able to complete a full partner home project, purchase a new truck for the ReStore, and complete 8 home preservation projects in 2025.

Our focus for the upcoming year starts with a look back at the year past: What could we have done better? Did we do all we could? Where do we go from here? It is said that small things make big things happen. For us, one small thing is communication. As we look back together, what I could have done better is communicate more by listening.

Our focus for the upcoming year is: Communication, Appearance, Fellowship, Team-building, Safety, & Time management.

- **Communication** - establishing open two-way correspondence by remembering to sign in.
- **Appearance** - taking pride in ourselves and our organization by wearing our T-shirts.
- **Team-building** - Establishing our strength through action with peer volunteers.
- **Time management** - establishing good routine that enhances the day's productivity.
- **Safety** - initiate action! If it doesn't feel safe, speak up. Look out for those we serve with.

I once again thank all volunteers for the time and support they have given to us as an organization, and the greater Monroe County community in 2025. I invite all volunteers to give feedback on our volunteer program by directly emailing us at [volunteer@habitatmc.com](mailto:volunteer@habitatmc.com). We look forward to a wonderful, blessed, and productive 2026!



**Yvette Irby-Keitt**

Volunteer Coordinator  
Monroe County Habitat for Humanity

# The Monroe County ReStore



## ReStore calendar Winter 2026

### January 2026

**Jan. 2 - Feb. 13:** Valentine's Tub Raffle begins - Purchase raffle tickets online or at the ReStore to win an iconic Pocono heart-shaped tub!

**Jan. 16:** Hardware Sale - 25% OFF all hardware

**Jan. 22:** Thrifty Thursday - 30% OFF storewide, with exclusions

**Jan. 19:** MLK Day Sale - 30% OFF storewide, with exclusions

**Jan. 23:** Electrical Sale - 25% OFF all electrical

**Jan. 30:** Plumbing Sale - 25% OFF all plumbing

### February 2026

**Feb. 9 - Feb. 15:** Loveseat Sale - 40% OFF all couches, sofas, loveseats, and more!

**Feb. 14:** Live drawing on Facebook Live for Valentine's Day Heart-Shaped Tub Raffle

**Feb. 16:** Presidents' Day Sale - 30% OFF storewide, with exclusions

**Feb. 19:** Thrifty Thursday - 30% OFF storewide, with exclusions

### March 2026

**March Sale Dates TBD**

### April 2026

**April Sale Dates TBD**



### Affordable Quality

We offer new and gently used building materials, furniture, appliances, at below standard retail pricing.



### Volunteer Operated

Volunteers power daily operations, proving that the ReStore thrives on community support and generosity.



### Diverts from Landfills

We diverted tons of usable materials from landfills by reselling quality items at the ReStore.

## follow us online



Follow us on **Facebook** to get the latest ReStore sales & news!

