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URBAN REFERRALS™ EARNS HOLIDAY CONTRIBUTION FOR HABITAT FOR HUMANITY, MS. MANOR

Woman-owned contractor referral service gives back to local community by donating to a DC chapter of Habitat for Humanity, Ms. Manor.

Washington, D.C., January 17, 2008 – Marla Selko, owner of Urban Referrals™, presented a \$500.00 check to Habitat for Humanity, Ms. Manor to facilitate offering affordable housing to impoverished DC residents. Habitat for Humanity International is a 32-year-old non-profit company that seeks to eradicate destitute housing and homelessness from the world, and to make the need for affordable housing a community-wide issue.

Habitat for Humanity's work is accomplished at the community level by affiliates. These are independent, locally run, non-profit organizations. Each affiliate organizes all aspects of Habitat home building in its local area including fundraising, building site selection, partner family selection and support, house construction and mortgage servicing.

Nine professional women from the DC area, collectively known as Ms. Manor, is a Habitat for Humanity affiliate. Their goal is to raise \$145,000, the cost of building a Habitat for Humanity home focus on helping such destitute female inhabitants. Their approach is to raise funds through various efforts, including silent auctions at boutiques, fundraising at their places of business, plus various other benefit functions, all the while assembling volunteers to build the home.

Marla Selko is one of the nine dedicated women who comprise Ms. Manor. She initiated a promotion at her contractor referral service, Urban Referrals, and was committed to utilize business generated by her company during the holiday season to help generate funds for this cause. During the month of December, Urban Referrals donated \$5.00 for every signed contract they received from homeowners, accumulating the contributed amount. "There are many ways to raise money and awareness for a worthy cause," said Erin Foley, Operations Manager for Urban Referrals, "but we all agreed that a DC woman-owned business assisting local females in their economic struggles would be a great way to give back to the community that gives us so much."

The continuing and rising housing crisis in the District does not surprise most residents. The median income of households in DC fell both in comparison to other households' incomes and in dollar terms in the past several years. Nineteen percent of DC's population is impoverished; 21% of DC's women and 34% of its children live in poverty. The most astounding fact to most may be what they don't know, that 80% of

all households in poverty in DC are headed by women; one-third of all female-headed households in our nation's capital live in poverty. Because Habitat for Humanity's income requirements are lower than other programs, DC Habitat, the DC division of Habitat for Humanity is uniquely positioned to aid these women to surmount home ownership barriers.

Furthermore DC Habitat homeowners' monthly payments on their no interest, no profit mortgages are just a fraction of comparable rental costs. The money saved on housing can be spent on childcare, education or other activities previously out of reach.

Urban Referrals has a strong history of support for the local DC community and surrounding areas. The contractor referral service, free to homeowners, was founded by Marla Selko in 2002. Their objective is to continually augment its network of thoroughly screened contractors so homeowners, rental property owners, property managers and others can quickly locate reliable, trustworthy licensed contractors for their remodeling and renovating needs. All the while following up with the contractors and homeowners to ensure superior quality and customer satisfaction.

Learn more about Urban Referrals at www.UrbanReferrals.com, or call 202-332-0848.

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