

# Partner Family News & Notes

## Habitat for Humanity of the Mississippi Gulf Coast

### FAMILY SERVICES STAFF

ERICA HIGGS, FAMILY  
SERVICES MGR., EXT.  
318

Cristal Hunt, Family  
Services Specialist, Ext.  
325

Tomesha Johnson, Fam-  
ily Services Specialist,  
Ext. 324

Flower Robinson, Fam-  
ily Services Generalist,  
Ext. 300

Jenny Nieder, Ameri-  
corps-Family Services,  
Ext. 313



### INSIDE THIS ISSUE:

HFHMGC HOLIDAY SCHEDULE	2
SWEAT EQUITY ALL STARS	2

### INCOME VERIFICATIONS

Some of you may have scheduled or have already completed an income verification. The purpose of this process is to reevaluate each partner family's financial situation to determine whether or not they are still financially capable of sustaining a mortgage payment.

HFHMGC's mission is to provide affordable, simple and decent housing for our partner families. If becoming a homeowner will stretch your budget and cause you to have to neglect your family's basic needs then we are not completing our mission.

One of the program's requirements is that each family not take out any additional debt (if at all possible) upon acceptance. This guideline is set because each family is evalu-

ated based on their current income and debt information during the application process. If there are any changes, even minor changes, homeownership may become a financial burden.

Income verifications will now be performed at three different stages in the program process:

The first will occur at the time of application to determine whether or not a family is eligible for partnership.

The second will occur when a family is not eligible to determine the house size a family can afford.

The third will occur when a family is eligible for Pre-Purchase Occupancy or closing.

Your specialist will contact you when it is time for your verifica-

tion. Here is a preliminary list of documents you will need to complete your verification. If you need to bring any additional documents, your specialist will inform you before your appointment:

- Most recent paystubs (past two months) for all employed household members
- Last year's W2 form and tax returns
- Social Security, Disability, SSI official documentation
- Official documentation of child support, food stamp or TANF payments
- Documentation of any and all other income for your household

### FAMILY SERVICES WELCOMES AMERICORPS, JENNY NIEDER

The family services team is ever expanding! Some of you may have worked on site alongside Jenny Nieder, our new Americorps Family Services Assistant.

Jenny will be helping out our team for an entire year by working on site with our families, planning dedications, assisting with the application process and all other things Family Services.

The Habitat Americorps program's mission is to get things done by building and renovating houses with low-income families; strengthen communities by enabling affiliates to utilize volunteers more effectively, bring together diverse partners for a common cause; develop a sense of citizenship through service, and reflection by being inspired by the hundreds of volunteers and families

they serve alongside.

Jenny is from Pittsburgh, Pennsylvania and will complete a one year Americorps term. She has already become an invaluable addition to the family services team and we hope that if you haven't already had the pleasure of meeting her that you will stop by the office or chat with her when she is on site!

## REQUIRED EDUCATION

The required Mercy Housing classes will begin in January. The classes are taken over a six week period.

Wednesday classes will begin January 7, 2009 from 2pm-4pm.

Thursday classes will begin January 8, 2009 from 6pm-8pm

If you have not taken these classes please contact your specialist to sign up for either time slot. **You must attend all six classes and register through HFHMG C Family Services.**

Courses will be held at:  
Mercy Housing & Human Development  
1010 Ford Street  
Gulfport, MS 39507

## NOVEMBER SWEAT EQUITY ALL STARS

GERALD BASS

ALBERTNETTE DAVIS

LADINA KNIGHT

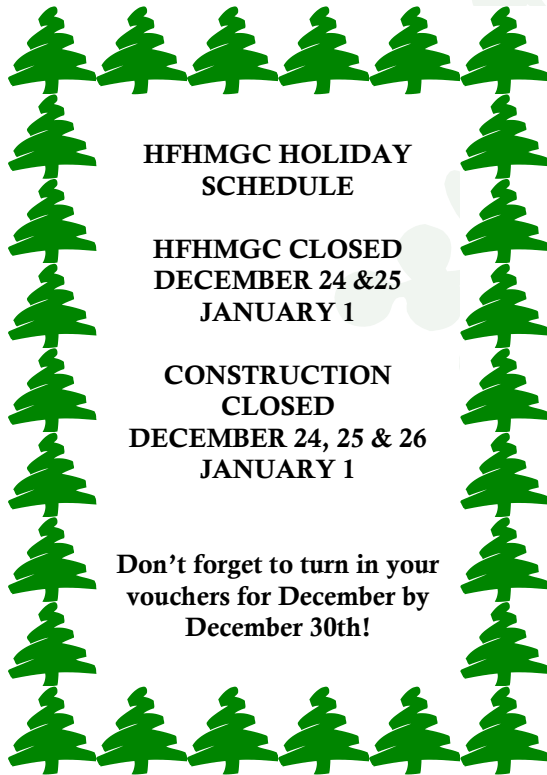
JAQUELINE & HERMAN KEYS

CHRISTINE LOGAN

DORIS FREEMAN

LATOYA PAYTON

*These families are one step closer to homeownership!!*



**HFHMG C HOLIDAY SCHEDULE**

**HFHMG C CLOSED  
DECEMBER 24 & 25  
JANUARY 1**

**CONSTRUCTION  
CLOSED  
DECEMBER 24, 25 & 26  
JANUARY 1**

**Don't forget to turn in your  
vouchers for December by  
December 30th!**

## LET'S CELEBRATE CHRISTMAS EVERYDAY!

Stores have been preparing for the most profitable time of year for weeks. Since Halloween, many of us have noticed Christmas decorations, endless Christmas cartoons, and new merchandise popping up out of no where! But when you think about it, is that really what Christmas means?

The meaning of Christmas to Christians is clear. It's a time to celebrate the birth of Christ. And we give gifts during this time of year because God gave us the gift of Christ. Christmas means different things to different people but hope in mankind is the thread that ties us all together.

Think of all the times you have

helped someone in need not expecting anything in return. Think of all the sweat equity hours you have put in working on someone's home and the wonderful times you have had just being in the company of other partner families and volunteers. Those were all gifts from the heart given selflessly to help mankind and the community in which we live. When we give gifts like this, we don't have to wait for December 25th to feel Christmas joy.

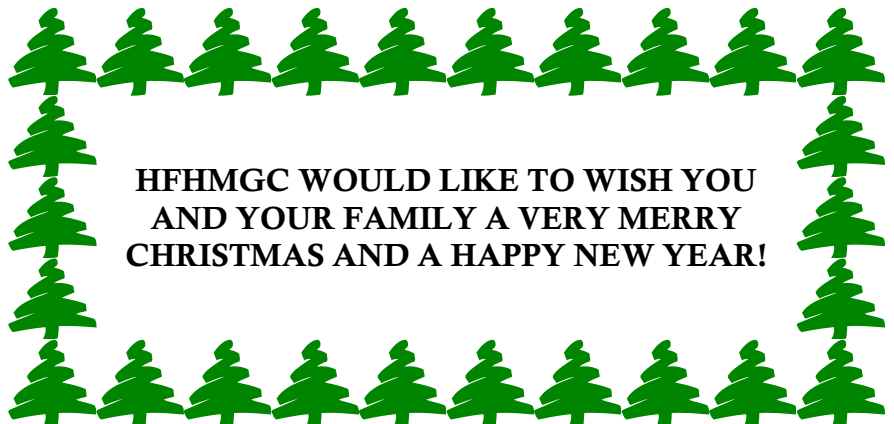
*We celebrate Christmas everyday !!!*

Give gifts from the heart.  
**HAPPY HOLIDAYS!!!**



1636 Popp's Ferry Rd. Ste. M-13  
Biloxi, MS 39532  
Phone: 228-374-4946  
Fax: 228-374-4952

*Building houses in partnership with God's  
people in need since 1987.*



**HFHMG C WOULD LIKE TO WISH YOU  
AND YOUR FAMILY A VERY MERRY  
CHRISTMAS AND A HAPPY NEW YEAR!**