

HABITAT FOR HUMANITY OF THE MISSISSIPPI GULF COAST

PARTNER FAMILY NEWS & NOTES

MAY 2009

Volume 1, Issue 3

CONSTRUCTION 101

With summer months approaching Habitat construction sites will be buzzing with eager volunteers and partner families. It is important for all those volunteering to refresh themselves with on-site safety and registration rules.

Here are a list of things to remember when you are on site or scheduled to work:

Cell phone use should be restricted to areas where there is no work or power tools.

Hard hats must be worn by everyone on site if there is work being performed above.

Only those scheduled to work are allowed to work. If someone is not scheduled for the day they must leave immediately.

NO CHILDREN UNDER THE AGE OF 16 ON SITE AT ANY TIME FOR ANY REASON.

If there is someone on site who is not working or cooperating with Construction Supervisors they can be asked to leave and must comply.

You will only receive credit for hours worked. This includes days cut short due to weather, staff meetings, personal emergencies, etc.

If you cannot show up for a scheduled work day please contact Loren Moylan, in Volunteer Services or a Family Services Staff member to inform them of your absence. In the event that scheduled days are missed repeatedly you may not be allowed to schedule until you have signed an

agreement.

Please remember directions to site are provided by Volunteer Services as a courtesy.

It is the Partner Family's responsibility to find the location before they are scheduled to work. In the event that you do get lost and are late it is up to the Construction Supervisor's discretion whether or not to allow you to work.

We hope you enjoy your work on site as much as we enjoy ours! If you are having any problems or have any questions please don't hesitate to contact the office. Also, Jenny Nieder, Americorps-Family Services Assistant, is always out one day a week and on Saturdays. HAPPY BUILDING!

HFHMGC

Family Services Staff

Erica Higgs, Family Services Manager, ext. 318

Cristal Hunt, Family Services Specialist, ext 325

Tomesha Johnson, Family Services Specialist, ext. 324

Jenny Nieder, Americorps Family Services Assistant, ext. 313

Mercy Housing Rolls Out New Courses

HFHMGC has partnered with Mercy Housing to offer several new courses to our families. We've also made some changes to others to better prepare you for the responsibilities of homeownership!

Mercy Housing partners with HFHMGC in many capacities but the organization also offers homeownership and budget counseling to the surrounding community. In order to better use their time to serve a wider audience the former six week

Pre-Purchase course required for all Habitat partner families will now be offered in conjunction with Mercy Housing clients as a one day eight hour course with 1-2 additional hours added for individual budget counseling! Post-Purchase courses will be offered as usual.

Beginning in May, Mercy Housing will be offering Survival Skills for the Family. The courses will cover everything from surviving from a reduction in income to how to read food and nutrition

labels. The Survival Skills courses will fulfill another portion of the education requirement to all HFHMGC partner families. Anyone who is beginning the program or have not yet completed their education requirements will have to completed the Survival Skills courses.

As always, your specialist will notify you of class dates and times as well as handle your scheduling. Call your specialist with any questions.

Managing Your Money

Every time you turn on your television or open your newspaper there is talk about the nation's bleak economic situation. People who have never budgeted before are learning to save more and spend less.

Money management is a skill that all homeowner's must possess. Homeownership entails many benefits but there are also financial obligations that exist that do not when you are a renter. Preparing yourself for unexpected expenses and emergencies will help you remain calm in a personal or national economic storm. Below are some tips on budgeting and saving.

-Clip coupons with your family (involve the children they can find coupons for their favorite treats and cut them out)

-Use a list to go grocery shopping. Most people who go into a store without a list end up purchasing unnecessary items.

-Compare prices, at least three,

for big purchases

-Bring your lunch to work instead of eating out

-Find fun free activities to enjoy with your family in your community

-If you are married, practice living off of one salary so you may be better prepared in the event of job loss or a reduction in hours

-Save a portion of your salary monthly for emergencies. Having the funds automatically deducted

from your paycheck may keep you on track

In the event of unexpected job loss:

-contact creditors and lenders to inform them of your situation. There may be a temporary hardship policy in place

-contact Mercy Housing or any other housing counseling or financial management agency to outline a spending plan until you secure employment



Sweat Equity All-Stars

Raquel Cook

Jessica Haynes

Mary Ann Lyons

Bettie Partridge

Joan Polk

These families are one step closer to homeownership.

HFHMGC BEGINS REHAB IN FOREST HEIGHTS SUBDIVISION

HFHMGC will be adding another item on its list of rebuilding efforts on the MS Gulf Coast. Grant funding awarded through a partnership between the Bush-Clinton Katrina Fund and the National Council of Negro Women has provided funds to HFHMGC to assist in rehabilitating homes in the historic Forest Heights subdivision in Gulfport.

Qualified applicants must be homeowners who occupied their homes pre and post Katrina and still have outstanding items in need of repair.

Habitat is going to supply the man

(and woman) power, skills and resources to get the families of Forest Heights back into their storm damaged homes.

Families must agree to contribute to the construction going on in their community as well as other Habitat projects and attend education courses offered to current partner families.

Currently, the funding provided is exclusive to the Forest Heights community but stay tuned as HFHMGC works to further develop its rehab program.

Hopefully, our current partner families will meet and share their

Dates & Things to Remember:

May 15th-44th Avenue, Gulfport, Home Dedications

May 21st-Informational Meeting

All interested applicants must contact the office to register to attend.

May 25th-HFHMGC Administrative Offices Closed for Memorial Day

Flower Robinson, ext. 300, is now taking all home warranty calls.

Don't forget to turn in your sweat equity vouchers for May by May 31!

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DO YOU HAVE SUGGESTIONS FOR OUR MONTHLY NEWSLETTER? IF SO, PLEASE LET US KNOW! EMAIL SUGGESTIONS TO TJOHNSON@HFHMGC.ORG OR CHUNT@HFHMGC.ORG

experiences with our rehab partner families and maybe our rehab families can share their homeownership experiences with our future homeowners. HFHMGC Family Services is excited to work with the families of Forest Heights and hope that our current partner families can benefit from the knowledge of more "seasoned" homeowners!

However the exchange happens we are hoping they enjoy their time with us as we work to reach a wider segment of the community by eliminating substandard housing.