

HABITAT FOR  
HUMANITY OF THE  
MISSISSIPPI GULF  
COAST

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DO YOU HAVE SUGGESTIONS FOR  
OUR MONTHLY NEWSLETTER? IF  
SO, PLEASE LET US KNOW! EMAIL  
SUGGESTIONS TO TJOHN-  
SON@HFHMG.C.ORG OR  
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# Partner Family News and Notes

VOLUME 1, ISSUE 3

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## SAY WHAT???

For our Partner Families it may seem like Family Services staff is speaking a different language sometimes. There are abbreviations and real estate terms that we use daily but you may not hear until you come into or call the office. Here is a list of terms and phrases you may be a little fuzzy on:

**Escrow**-the account set up by HFHMGC Partner Families to hold funds for closing costs, insurance premiums & property taxes.

**Insurance premiums**-total yearly costs associated with insuring your property from fire, wind and flood

**Appraisal**- (also referred to as appraised value) value of your

home based on current market conditions. Found by evaluating similar homes in surrounding areas. Performed by a licensed individual.

**Closing cost**-the costs associated with purchasing your home. May include, but is not limited to, insurance premiums, property taxes & escrow cushion.

**PPO**-Pre-Purchase Occupancy-HFHMGC policy that allows a family to occupy their home before closing. Allowed on a case by case basis.



**De-Selection**- HFHMGC terminating the partnership between the time of board approval and the closing/ occupancy of the home.

**Lot assignment**-committing to purchase a home upon successful completion of HFHMGC requirements.

**CCCS**-(also referred to as Budget Counseling) Consumer Credit Counseling Services-One on one budget counseling required for all HFHMGC Partner Families.

Hopefully, next time you see or hear these terms they won't seem so foreign! If there are any other terms you may have questions about please contact the office!

## PASSING THE TORCH

Many Partner Families begin volunteering as a requirement of the Habitat program. However, we have found that several families continue to volunteer in their communities beyond closing. Why? Because they have discovered the secret...volunteering gives as much to you as it does to the people and places you are helping!

For this, and several other reasons, it is very important for each family to honor their obligations once they have sched-

uled to volunteer at other non-profit organizations or have scheduled sweat equity hours to complete program requirements. Like Habitat, many charitable organizations depend on volunteer hours to maintain daily operations. If you cannot keep an appointment, **don't just not show up!**

Recently we have received several phone calls from other nonprofit organizations that have welcomed our families to earn sweat equity hours but several families have not been honoring their commit-

ments. We have even experienced several no shows on our construction sites and Friday night volunteer dinners.

It is important that each of you understand that when you are signed up to attend an event or volunteer someone else misses the chance to earn hours until the next available date.

Remember, regardless of how you volunteer: construction, stuffing envelopes, answering phone calls, filing,, attending a volunteer dinner, etc.

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**OCTOBER SWEAT EQUITY ALL-  
STARS**



**THESE FAMILIES ARE ONE STEP  
CLOSER TO  
HOMEOWNERSHIP!!!**



**Dates to Remember:**

**Nov. 1 - HFHMGC no longer accepts cash payments**

**Monday Construction Work Days -  
November 17, 24 & December 8**

**November 27 & 28 -  
HFHMGC Closed for Thanksgiving**

**NO CONSTRUCTION WORK DAYS -  
SATURDAY NOVEMBER 29, FRIDAY, DECEMBER 26 & SATURDAY DECEMBER 27**

**Don't forget to turn in your sweat equity  
vouchers for  
November by November 30.**

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you are helping that organization help your community and are a direct reflection of other Habitat Partner Families that may want to volunteer their time in the future.

As soon as you know you are unable to attend



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scheduled volunteer work or an event please call your contact person and let them know. If they are unavailable, leave a message.

If the event or scheduled work has already started, contacting the organization may allow another Partner Family the chance to earn some hours! It also increases the opportunity that the organization will continue to welcome Habitat volunteers!

So, in the future, be mindful that there are always people behind you trying to move forward and a little communication goes a long way!

**PLEASE NOTE:  
THERE ARE IMPORTANT  
CHANGES IN THE SWEAT EQUITY AND LOT ASSIGNMENT  
POLICIES! PLEASE REFER TO  
YOUR MAILING AND CALL  
CRISTAL OR TOMESHA WITH  
ANY QUESTIONS!!!**

**ATTENTION ALL PARTNER  
FAMILIES!!!!!!**



**PLEASE DO NOT ENTER  
HOMES UNLESS YOU ARE  
SCHEDULED FOR SWEAT  
EQUITY OR MOVE IN!! EN-  
TERING THE HOMES FOR  
ANY OTHER REASON IS IL-  
LEGAL TRESPASSING!! ANY  
PARTNER FAMILY SCHED-  
ULED TO MOVE IN MAY  
NOT STORE ITEMS OR PRE-  
PARE THEIR HOME FOR  
MOVE IN UNTIL THEY RE-  
CEIVE KEYS.**