“I’ve never had a family home, which was my greatest dream.

I’m a 50 year old mother of four children. Fifteen years ago, after the birth of my fourth child, I had a stroke. This, I thought, was the end of my life.

I wanted my own home so that I could plant flowers, sit on my porch with family and friends, drink my morning coffee on my porch and listen to birds sing in my yard, be able to watch my grandchildren play in my yard or have my family over for barbeques.

Blessings in my own home, prayer in my own home, praises in my own home and joy in my own home… let me know that my dream is alive.”

-Ms. Beryl

*Ms. Beryl has been in her Habitat home since June

In This Issue:

- HFHMGc Goes Green
- World Habitat Day
- Welcome New AmeriCorps
- And much more!
World Habitat Day was created by the United Nations in 1985. Since then, it has been used to foster increased awareness and concern to issues of poverty and homelessness. The goal is to encourage everyone to take on the responsibility of improving our human habitat.

This year, HFHMGC celebrated World Habitat Day, along with over one hundred Habitat for Humanity affiliates across the United States. On October 6, more than 100 volunteers worked alongside our staff and AmeriCorps on the construction of eight homes in the Connor’s Garden subdivision in Gulfport, MS. Local companies including the Beau Rivage, Best Buy, Hancock Bank and Wells Fargo sponsored the day and provided everyone with T-shirts and lunch. Gulfport Mayor George Schloegel welcomed the volunteers to the Gulf Coast during a lunch program and Wells Fargo presented HFHMGC with a $10,000 check. Thank you to all of our sponsors and volunteers for a successful day.

HFHMGC Goes to Asia

This November, representatives from Habitat for Humanity of the Mississippi Gulf Coast will be making a journey to Asia in honor of the 2009 Jimmy and Rosalynn Carter Work Project. This year’s project will be held along the Mekong River area of Southeast Asia, with build sites in China, Cambodia, Laos, Thailand and Vietnam. HFHMGC staff, board members and friends, will join volunteers from all over the world for a week-long build and will work alongside approximately 175 families in an area that is marked by deplorable poverty.

Last year’s JRCPW was held along the Gulf Coast and HFHMGC was fortunate to host approximately 2,000 volunteers as well as former President and First Lady Carter. This year, HFHMGC is returning the favor by tithing $250,000 towards the construction of homes in Chiang Mai, Thailand and Ke Sat Village, Vietnam. HFHMGC tithes annually to support simple, decent affordable homes worldwide. The sponsorship will be paid through HFHMGC’s annual tithe offering.

Getting Things Done

On September 1, men and women throughout the United States made a pledge to ‘get things done’ by joining AmeriCorps. They have committed their time and talents to bettering society. AmeriCorps members have been integral in the recovery of the Gulf Coast and since its early days, HFHMGC has relied on AmeriCorps members to assist the organization both on the construction site and in the office.

AmeriCorps is a national service program that unites Americans in improving our neighborhoods. These members will be taking on everything from the construction and rehabilitation of homes, to capacity building within our Volunteer Services and Community Relations departments. Over the course of ten and a half months they will be earning a meager living stipend and upon completion of their commitment, will receive an education award.

This year, Habitat for Humanity of the Mississippi Gulf Coast welcomed fourteen new AmeriCorps National Direct members from across the nation! They’ve traveled from Maryland, Michigan, New York, Ohio, Pennsylvania, Minnesota, and Oxford, MS and several are from the Biloxi–Gulfport area. HFHMGC is also hosting two NCCC teams from the new Vicksburg, MS campus. These teams average ten to eleven members ranging from 18-24 years of age. They have been working with HFHMGC for 6-8 weeks and will be moving on to another organization in need of assistance. They are the first class of AmeriCorps NCCC to be stationed out of the Vicksburg campus and the campus will be sending more teams to HFHMGC throughout the year.

Approximately 75,000 volunteers are engaged each year in programs designed to meet the specific needs of communities across the nation. In large and small communities AmeriCorps members are taking responsibility, learning valuable skills and fulfilling their pledge to get things done. Thank you to all of our AmeriCorps.

Mark your calendar:

• November 15 - 20, 2009: Jimmy and Rosalynn Carter Work Project in Thailand and Vietnam
• February 7 - April 10, 2010: Collegiate Challenge Season
• April 26 - May 2, 2010: PGA Champions Tour at Fallen Oak Golf Course Benefiting HFHMGC

Did you know...

• 100 million people worldwide are homeless.
• Almost half of the world’s population lives on less than $2 per day; One-fifth lives on less than $1 per day.
• Globally, 1 out of every 3 people lives in a slum.
• 11 million children under the age of 5 die each year from preventable illnesses as a result of unsafe water and sanitation.

HFHMGC is also hosting two NCCC teams from the new Vicksburg, MS campus. This year, Habitat for Humanity of the Mississippi Gulf Coast welcomed fourteen new AmeriCorps National Direct members from across the nation! They’ve traveled from Maryland, Michigan, New York, Ohio, Pennsylvania, Minnesota, and Oxford, MS and several are from the Biloxi–Gulfport area. HFHMGC is also hosting two NCCC teams from the new Vicksburg, MS campus. These teams average ten to eleven members ranging from 18-24 years of age. They have been working with HFHMGC for 6-8 weeks and will be moving on to another organization in need of assistance. They are the first class of AmeriCorps NCCC to be stationed out of the Vicksburg campus and the campus will be sending more teams to HFHMGC throughout the year.

Approximately 75,000 volunteers are engaged each year in programs designed to meet the specific needs of communities across the nation. In large and small communities AmeriCorps members are taking responsibility, learning valuable skills and fulfilling their pledge to get things done. Thank you to all of our AmeriCorps.

2009 AmeriCorps National Direct and VISTA Members

Top row, left to right: Denise Rybak, Kurt Morton, Joel Leindecker, Joe Stowell, Steven Burkholder Center row: Sandra McBride, Danyel Hosey, Austin Sababtini, Meg Potts, Dave Saydam Bottom Row: Jenny Nieder, Mike Carter, Dustin Renaud

Not pictured: Steven Morton and Tommy White
Going Green
Sustainable Building Practices at HFHMGC

By Doug Fowler

Habitat for Humanity of the Mississippi Gulf Coast is proud to be a leading builder of affordable housing along the Gulf Coast. We are currently evaluating our construction processes and developing new ways to build simple, decent affordable housing that is also energy efficient and sustainable.

HFHMGC already strives to build a high quality product; we are incorporating new efficient and sustainable building practices. Currently, all newly constructed Habitat homes undergo HERS (Home Energy Rating Systems) testing and are designed to meet all ENERGY STAR requirements. By constructing highly efficient homes, we hope to reduce monthly utility bills by up to 30% for our qualified home-owners.

Our organization is taking measureable steps to reduce the impact our construction process has on the environment. HFHMGC is currently developing a new Sustainable Building Policy to incorporate the following:

- Adoption of Green building standards
- Incorporation of more recycled and low impact materials
- Advanced building and framing techniques on all projects
- New technologies and methods to keep utility costs down

HFHMGC is currently working with building experts to determine how best to build affordable and sustainable Habitat homes. We are dedicated to reducing our environmental impact on the local community as we provide simple, decent affordable housing to dedicated partners along the Gulf Coast.

A Day in the Life of an AmeriCorps NCCC

By Zach Taber and Garrett Wisby

Rustling out of bed, we the eleven members of AmeriCorps NCCC’s River Six perform our morning rituals: we brush teeth, shower, pull on uniforms, pack lunches and wolf down a quick breakfast in the cafeteria at Ocean Springs’ Camp Victor. Another day working with HFHMGC has begun. After four weeks with HFHMGC, we have constructed a house from floor system to roof, learned the finer points of how to shingle a shed, lugged and installed appliances and shelves, laid sod and put in insulation. Today, after a few days practice finishing and siding sheds, we’ll be applying what we’ve learned, working to side a house from the ground up. We work with eager intensity at first, quickly surveying the task at hand, snapping chalk lines and cutting the boards we need. The siding goes up quickly, and the sharp reports of nail guns can be heard from across the job site. Our supervisor comes by to inspect our work, pointing out a tragic flaw in our plans - we haven’t matched the siding up at the corners of the house! A few boards will have to come down, but we laugh it off and stay positive. After a quick break, we redouble our efforts, working slower, but smarter, the siding creeping up the house board by board, the flow of progress interrupted only by breaks to eat lunch and stay hydrated, until we hear our supervisor call “Clean up!”. We stow our tools and clean up the site, tired and muddied, but encouraged by our progress. As the day comes to a close, our team piles into our trusty green government van to reflect on our experience before returning to Camp Victor for physical training, dinner and a few hours of rest and relaxation before we start the process all over again.

New homes available in Long Beach, Gulfport, Biloxi, Ocean Springs & Gautier!

Qualified buyers may be eligible to receive:

- Down Payment Assistance
- 0% Gap Financing
- Closing Help

Eligibility based upon household income

To learn more, come to one of our upcoming events:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/28/09</td>
<td>4:30-6:30 p.m.</td>
<td>Open House</td>
<td>3712 37th Ave., Gulfport</td>
</tr>
<tr>
<td>11/4/09</td>
<td>5:30-6:30 p.m.</td>
<td>Informational Meeting</td>
<td>Innovation Center, Biloxi</td>
</tr>
<tr>
<td>11/12/09</td>
<td>4:30-6:30 p.m.</td>
<td>Open House</td>
<td>3712 37th Ave., Gulfport</td>
</tr>
<tr>
<td>11/19/09</td>
<td>4:30-6:30 p.m.</td>
<td>Open House</td>
<td>3 Thrivent Lane, Long Beach</td>
</tr>
<tr>
<td>11/23/09</td>
<td>12:00-1:00 p.m.</td>
<td>Informational Meeting</td>
<td>Innovation Center, Biloxi</td>
</tr>
</tbody>
</table>

For more information call 228-314-0011 ext. 324 or visit www.hfhmgc.org
Habitat for Humanity of the MS Gulf Coast (HFHMGC) works in partnership with community stakeholders throughout Harrison, Jackson and Stone Counties to create innovative, sustainable housing solutions by empowering all members of our community to actively participate in creating opportunities for people in need to transform their own lives.