September news from HFHMGC Click here to view the newsletter online

September 2014

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Financial Peace University - CHANGE OF DATES

Fall is in the Air

Fall is just days away and change is in the air. We are working on big ideas for the end of 2014 and for next year, 2015.

Alfred State Semester in the South volunteers have joined us for six weeks and we are happy to have our new AmeriCorps crew officially sworn in and ready to work.

A new ongoing project we have started will only work with your participation. We are compiling HFHMGC stories from volunteers, homeowners, donors, etc. We invite you to reach out and share your story. Share with us on our Facebook page and/or on Twitter or email our offices.

Welcome AmeriCorps!

HFHMGC is pleased to welcome eight AmeriCorps members who have joined their dedicated staff and volunteers to help in Habitat's work to build and repair decent and affordable housing in Jackson, Harrison and Stone counties.

These members will serve the Gulf Coast in the construction field or in the office working with
HFHMGC has a new staff member—Stephen Mitchell. Steve will share with us his talents in operations managing, home planning, engineering and design.

**Upcoming Financial Education Classes:**

**Financial Recovery**

Designed to bring hope to those struggling to recover from a financial setback, this course gives proactive practical strategies for getting back on your feet. **Must register.** Class is held at the [Jackson County Chamber of Commerce](http://www.jacksonchamber.org).

Class is **Thursday, September 25** 5:30-7:30 p.m.

Class Schedule [here](http://www.jacksonchamber.org). Register [here](http://www.jacksonchamber.org).

**How Your Credit History Affects Your Future**

A great course for those who

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**Homeowner Follow Up: Ms. Jackie and Mr. Annias**

Annias Fortenberry, 80, retired from the City of Pascagoula Street Department after 25 years. He aspired to buy a home for him and his daughter, Jacqueline Dodds, 49. They wanted a safe, nice place to live in the coastal city they’ve loved for so long, Pascagoula, Mississippi. They also wanted a home that was efficient, so it wouldn’t hurt their wallets or the environment.

After working hard on their finances and hours of sweat equity, getting to build the home and learning about all the features, Dodds and Fortenberry celebrated their home dedication May 31, 2013. The date held a special place in their hearts as Dodds’ late mother’s birthday...
would like to better understand the many ways their credit score can affect their future. The course reviews the four main components of credit and what creditors look for in making decisions. **Must register.** Class is held at the [Jackson County Chamber of Commerce](http://campaign.r20.constantcontact.com/render?ca=8d4242b7-71d5-4dbf-84ae-df84df7817a7&c=5720a190-3d93-11e3-95ae-d4ae529cde13&ch=57266dflf-3d93-11e3-95ae-d4ae529cde13).

Class is **Tuesday, October 14** from 5:30-7:30 p.m.

Register [here](http://campaign.r20.constantcontact.com/render?ca=8d4242b7-71d5-4dbf-84ae-df84df7817a7&c=5720a190-3d93-11e3-95ae-d4ae529cde13&ch=57266dflf-3d93-11e3-95ae-d4ae529cde13).  

Full Class Schedule [here](http://campaign.r20.constantcontact.com/render?ca=8d4242b7-71d5-4dbf-84ae-df84df7817a7&c=5720a190-3d93-11e3-95ae-d4ae529cde13&ch=57266dflf-3d93-11e3-95ae-d4ae529cde13).

Over a year later and the house feels like a loving lived-in home.

"Everyone enjoys sitting on the porch. We’ve had quite a few birthday parties!" said Dodds.

With a home that is more efficient, everyone in the family can come over and be together. With all of the indoor and outdoor usable space, family gatherings are often. The best part is that the house can keep with this the demand and not cost more to run than a traditional less efficient home.

"Truly the best feature in this house is the kitchen, all the space and efficient appliances make this home. It works. When you’ve got family, the kitchen is the best part and this kitchen can keep up with all of my family." said Dodds.

Ms. Jackie with her father outside their Pascagoula home