

# #DOGRWAY building homes, communities and hope

# SPRING 2020

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Brent Bohanan

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We are excited that we have expanded our mission and are building six new homes this year, 5 in Snellville and 1 in Dacula.

#### **Snellville**

#### **Build Season: February - June**





#### The Timmons Family | Veteran Build - House #146

Cherone is a divorced mother of five boys - ages 2, 8, 12, 14, and 16. She is also a veteran of the U.S. Army.

#### The Baba/Elouali Family | House #147

Hamid and Bouchra have two boys, ages 18-months and 10-years-old. Bouchra's 72 year-old mother also lives with them.

#### **Build Season: June - September**







#### The Hayari Family | House #148

Fatima is a single mother of one boy, age 5. Her 21-year-old sister will also live with them.

#### The Nazim/Ahadi Family | House #149

Fereshta and Hamid have two girls, ages 5 and 2.

#### **Build Season: September - December**

#### Future Homeowner | Faith Build - House #150

A veteran homeowner will be selected in Spring 2020. This home is a Faith Build in partnership with Thrivent Financial, where we bring churches together to support a new home build in our community. If you are interested in getting your church involved in these volunteer and sponsorship efforts, please contact Jen Welch at <a href="mailto:jwelch@habitatgwinnett.org">jwelch@habitatgwinnett.org</a>.



#### **Dacula**

#### The Fortuna Family | House #151

Jomayra is a single mother to two, a 19-year-old son and a 13-year-old daughter.



# What type of training is provided to ensure the success of new homeowners?







The homeowner workshops are viewed as an element of the client's "willingness to partner". Therefore, attendance is mandatory for continuing the partnership. Homeowners will not be able to close on their home until all workshops are completed. Also our newly selected homeowners are not allowed to incur any additional debt while their homes are being built and prior to closing.

#### Our Homeowner Education Workshops include:

#### **New Homeowner Orientation**

A 2-hour introduction to Gwinnett Habitat for Humanity and where preliminary build schedules are shared.

#### First Time Homebuyers Education Workshop - Presented by Clearpoint or Catholic Charities

- HUD approved workshop go over the ins and outs of homeownership, understanding interest rates, down payment and closing cost assistance, closing on a home and more.
- These are HUD approved workshops and are required by our homeowners.

#### Tax Workshop

- This high-level workshop is conducted by a volunteer from the community that is a CPA.
- Ensures new homeowners understand how property taxes work.

#### **Pre-Purchasing Budget Counseling**

- These are one-on-one counseling appointments with a certified housing counselor at Catholic Charities.
- Clients receive a credit report, credit score and create a personalized action plan and working household budget.

#### **Insurance Workshop**

- This workshop is conducted by a Gwinnett Habitat homeowner.
- The class covers "life happens" events and insurance needs as a new homeowner.

#### Credit Reports, Credit Scores and Managing Credit

• This workshop is conducted by a Financial Education Specialist from Clearpoint, A Division of Money Management International and covers the ins and outs of credit reports and credit scores.

#### Home Maintenance

• This is a walkthrough of the client's house prior to closing to instruct the client on caring for their new home.

#### Yard Maintenance

• This workshop is taught by the landscaper and is scheduled as part of the client's landscape day.

#### Will and Estate Planning

• This is a one-on-one appointment with a pro bono attorney.

#### **Legal / Pre-Closing**

• This is a one-on-one appointment with BrandMortgage prior to closing.

#### **HUD Post-Closing Class**

• Typically, within 3-6 months after closing, and this is a follow with Catholic Charities and a Homeowner Support committee member.

#### OPTIONAL WORKSHOP - Count on Your Future: A Financial Literacy Workshop Series

This in a workshop offered to all new and existing homeowners. We partner with Warrick Dunn Charities and Country Financial. Country Financial representatives teach participants about proper budgeting, insurance, investing, and saving, to help them build a financially secure future for themselves and their families.



# better homes, brighter futures



# Better Homes, Brighter Futures: Year 1 in review

In 2019, Gwinnett Habitat for Humanity launched the Better Homes, Brighter Futures campaign. Recognizing the critical need for affordable housing and home repairs in Gwinnett County, we are committed to doubling the number of families we serve.

As we complete the first year of this campaign, we wanted to give you an update on the 3-year campaign goals that were established and our progress after Year 1 of the campaign.

Total New Funding needed to accomplish our 3-year Goals: \$4,055,000

Year 1 Fundraising Update: We have raised more than 30% of our new funding goal, totaling over \$1,260,000 raised in Year 1 of the campaign.

We are so grateful for those that have supported this campaign through donations, sponsorships, and new partnerships. Without your generosity, we truly could not fund our mission to continue to serve our Gwinnett community through affordable housing! For more detail on our goals and progress, read here: <a href="http://habitatgwinnett.org/bhbf-year1">http://habitatgwinnett.org/bhbf-year1</a>.



Reach out to Randi Sayers, Director of Philanthropy, to learn more about these and other opportunities to invest in our mission to provide safe, decent, affordable housing in Gwinnett.

Email: rsayers@habitatgwinnett.org
Phone: 770-931-8080 x1025

# Our biggest challenge is finding land and property!

As Gwinnett County continues to grow rapidly, acquiring land for our home construction has become our biggest challenge.

#### We are looking for RAW LAND that:

- Is a buildable lot for a 1,200-1,500 square foot house
- Cost under \$40,000 (20% appraised home value)
- Could be donated (*donor will receive a letter of donation for tax purposes*)

### We are looking for HOUSES to rehab or demo that:

- Cost under \$80,000
- Are salvaged due to storm damage/fire, foreclosed or are HUD properties
- Could be donated (*donor will receive a letter of donation for tax purposes*)

If you know or are aware of such properties or would like to speak to us about the sale or donation of your property, please contact our Executive Director, Brent Bohanan, at (770) 826-4638 or bbohanan@habitatgwinnett.org.

# Gwinnett's senior population and how Gwinnett Habitat's program, A Brush With Kindness, is helping with aging in place



Many of our aging population who were the group that helped Gwinnett become one of the fastest growing counties in the nation are unable to cover the cost of needed repairs to their home. By 2030 Gwinnett's senior population will reach 200,000 – that's more seniors than kids in Gwinnett County Schools!

By 2050, Gwinnett's population of people 55 and older could reach 506,169 — more than a third of the total county population, according to Atlanta Regional Commission projections. By comparison, in 2015 seniors made up only 20% of the county's population. Only 57% of existing homes have more than one universal design element that help keep homes accessible such as ramps, wide doorways, the ability to live on a single floor, etc. This means that there is a large need in Gwinnett County to help our seniors age in place through home modifications.

The Clare Grant funds are to be used for modifications to older adults' homes that will increase their activities of daily living (ADL) or instrumental activities of daily living (IADL) so that they can remain in their homes and live safely and securely in their homes as they age. Modifications should be based on the current or anticipated future needs of the older adult(s) living in the home and may include lever door handles, lever faucet handles, grab bars in the bathroom, raised commode seat, installation of a ramp, creating safe access to street and mailbox. In alignment with the Clare Grant, Gwinnett Habitat is also partnering with Gwinnett Fire Department and Gwinnett Senior Services to help provide a holistic assessment with each Aging In Place applicant. If you know of a senior who could benefit from a home repair or modification please reach out to us at abwk@habitatgwinnett.org or 770-931-8080 ext. 1017.



## PO Box 646 Lawrenceville, GA 30046

## **Donate, Volunteer, Advocate**

Join us in building **Better Homes** and **Brighter Futures** in Gwinnett County.

- Make a donation to Gwinnett Habitat
- Volunteer on one of our build sites
- Be an advocate: Share the Habitat story with others and help raise awareness

For more information, visit www.habitatgwinnett.org or call 770-931-8080.



Contact Us: PO Box 646

Lawrenceville, GA 30046

Office: 770-931-8080

Email: info@HabitatGwinnett.org
Web: www.HabitatGwinnett.org

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# **Executive Director's Corner**

Our new 5-home development is off to a great start. Our construction team has been working hard the last two months to complete all the site development work for our first two homes going up on Caleb Road in Snellville. Two homeowners and many dedicated volunteers have already finished two workdays. It is a joy to see the excitement around the build site. Volunteers are glad to be serving once again and helping hardworking families in our community. Our staff is busy making it all happen while experiencing the satisfaction of a job that is changing lives. The new homeowners stand tall with pride knowing that they will soon experience their

dream of homeownership. They are often overwhelmed with emotion because the day has finally arrived where they have stepped onto their future property and had a hand in building their own home.

This is one of the most exciting times on the build site because of the immediate progress we can all see. A few days ago, the only thing on the site was a concrete slab. Now stud walls are up and the exterior sheathing is going up. Out of the ground the form of a new home is taking shape. The roof, windows and siding are soon to follow. I encourage you to follow our progress on our website and join in the excitement.

Thank you for supporting our new homeowners in Snellville and for being an important part of our team. Together, we are building strength, stability, and self-reliance through shelter. May you enjoy this spring weather. God bless.

Brent S. Bohanan - Executive Director

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