

## Stand and Be Counted

### The 2020 census really matters to you and your family

It's the first year of a new decade and that means it's time to be counted. Beginning in the spring, the United States government will collect data on everyone living in our country. This information will be used to allocate billions of dollars to state-funded programs we use every day.

For example, for every child who is not counted in the census, public schools lose \$1,700 in program funds at that child's school. In March, you'll receive a letter in the mail inviting you to respond to the census. It will include instructions for responding either online, by phone, or by paper questionnaire. If you miss the first invitation, there will be reminders and follow-ups through April.

There have been reports of scammers posing as Census Bureau employees. While the legitimate census survey does ask personal questions such as how much your house is worth, a legitimate census worker will never ask for:

- Your full social security number
- Money or donations
- Anything on behalf of a political party
- Your full bank or credit card account numbers
- Your mother's maiden name

If you're looking to earn extra money this year, the Census Bureau is also hiring. Working for the census will not affect social security or disability payments. To learn more, contact Atlanta Regional Office Recruiting at 1-800-424-6974 ext. 53959.

### IN THIS ISSUE

MILLIONAIRE MINDSET / URBAN FOOD FOREST / ALL ABOUT MAINTENANCE



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**Habitat Happenings** is produced twice yearly for Atlanta Habitat program participants.

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Courtesy of:  
Urban Food Forest at Browns Mill  
Atlanta Police Department

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#### OUR MISSION

Atlanta Habitat for Humanity transforms communities by acting as a catalyst for neighborhood revitalization through education, innovative development, partnerships and long-term relationships with families.



I am always amazed and inspired by you, our Atlanta Habitat homeowners. You are part of what makes our work so rewarding. It ignites our passion to work alongside you to make the dream of homeownership a reality.

We share your journey through our first-time homebuyer program and beyond. From orientation through your build, homeownership classes to closing and, one day, your mortgage payoff, that journey has taught us that it's not about the house. It's about what your home can do for you, your family and our community.

We have also learned that from worldwide bestselling author Dr. Dennis Kimbro, who surveyed dozens of African-American millionaires to discover their secrets of success. They all said that the foundation of their wealth began with owning a home. Their homes brought not only stability but value that appreciated over time and helped them build wealth.

Though Atlanta Habitat's homeownership program is a launch pad to educational opportunities, career growth and a place where new dreams come true.

Take advantage of our programs and set new goals for this new decade. What are you going to create for yourself in 2020?

What is your perfect vision? Dream it, pray on it, then, go get it!

Lisa Y. Gordon, CPA  
President and CEO



# The Millionaire Mindset

Ever wonder how millionaires got where they are today? Dr. Dennis Kimbro has devoted his career as an author, professor and public speaker to exploring that topic. At the Boss Talk in November, he shared his answers with the Atlanta Habitat community. Kimbro imparted wisdom he learned over seven years of interviewing black millionaires, advising audience members to dream big, work tirelessly toward their goals and develop a personal brand. Atlanta Habitat homeowner Vania said that Dr. Kimbro taught her to do what she loves. “If you would do it for free, then it’s meant for you,” she shared. “Put your all into it, if it’s your passion.”

Boss Talk is part of Vision. Goals. Action!, which provides a solid foundation of knowledge while encouraging personal and professional growth. Dr. Kimbro’s talk kicks off a curriculum of personal and professional development classes culminating in a shark-tank style entrepreneurial pitch competition in November 2020. Upcoming classes include:

## FEBRUARY

February 11: How to Start a Business, 6-9 p.m.  
February 20: Workplace Discrimination, 6:30-8 p.m.  
February 25: Resume Writing, 7-8:30 p.m.

## MARCH

March 10: Investing Basics, 7-8:30 p.m.  
March 14: Networking 101, 9-10:30 a.m.  
March 24: In Pursuit of Ethics for Teenagers, 7-8:30 p.m.  
March 25: Scholarship Bootcamp, 11-5 p.m.

## APRIL

April 14: Equal Pay, 7-8:30  
April 25: Exploring Your Business Ideas, 9-10:30 a.m.  
April 25: Scholarship Bootcamp, 11-5 p.m.

The **Scholarship Bootcamp** will prepare participants for two \$2,500 scholarship opportunities that are available now in both academic and resume-builder categories. Scholarship applications will be due in June and scholarships will be presented in July. These opportunities are a great way to follow Dr. Kimbro’s advice to dream big and reach your goals. Register for classes online or contact **Megan DeCantillon** [megan.decantillon@atlantahabitat.org](mailto:megan.decantillon@atlantahabitat.org) for more information.





# Have a (Fresh!) Taste

Atlanta has long been known as the city in a forest, but a new urban farming initiative is taking that to the next level.

Fresh produce is the key to a healthy diet, but many neighborhoods don't have easy access to grocery stores that sell a variety of fruits and vegetables. Residents of these "food deserts," as they are known, suffer higher levels of obesity, high blood pressure, diabetes and asthma. Community gardens are one important way to address the issue.

Now, Atlanta Habitat homeowners, both in the Orchard Knob neighborhood and throughout Atlanta, can benefit from the Urban Food Forest at Browns Mill, a seven-acre plot of land that is both a public park and a source of fresh, nutritious food for the community. The park features walking trails and gathering spaces as well as community garden beds, an herb garden, and a fruit and nut orchard.

The park and food forest is located near Atlanta Habitat's planned Browns Mill Village, a 30-acre affordable-home community of about 75 new homes on Browns Mill Road.

"Atlanta Habitat homeowners willing to visit the food forest can harvest fresh fruits and vegetables, attend classes on how to grow and cultivate food, and positively impact their families' health,"

said Wesley Brooks, Atlanta Habitat's Chief Housing Officer. "The Food Forest at Browns Mill is a great way to change how we think about greenspace, food, parks and how communities interact with them."

Stay engaged with cooking and gardening courses, volunteer opportunities and updates on what's growing at the Urban Food Forest at Browns Mill Facebook page, or take the kids and head down to 2217 Browns Mill Road and see for yourself. While you're at it, you can pick up a few fresh items for tonight's dinner.



Photos courtesy of Urban Food Forest at Browns Mill



# Homeowners Win Big with On-Time, Online Mortgage Payments

Last year, Atlanta Habitat launched the “You’ve Got Better Things to Do” contest to encourage homeowners to pay their mortgages online. Four winners won \$250 each for paying on time, online through our website. Kory, one of our winners, says he wouldn’t do it any other way.

“Online payments are a whole lot easier than having to stop, write a check and mail it or go into the office” he says. “It’s so easy, I can teach one of my employees, who is in her late eighties, and she can do it. And I can show my six-year-old son, and he can do it. So that’s everyone! It’s also a great way to stay engaged with Atlanta Habitat online.”

Kory also says that, like waking up in the morning and brushing his teeth, paying his mortgage on the first of the month has become a habit.

Pay your mortgage online at [atlantahabitat.org](http://atlantahabitat.org). Click the blue “Pay Mortgage” button at the top right of your screen. If you have any questions, contact **Barb Wolf** at [barb.wolf@atlantahabitat.org](mailto:barb.wolf@atlantahabitat.org) or 404-223-5180 ext 102.



# Get Back What You Deserve!

**Don’t let rising property taxes get you down. Learn the facts.**

For this upcoming tax year, make sure you get all the tax breaks to which you’re entitled. Filing for property-tax exemptions reduces your tax bill, meaning you pay less on the total value of your home. “As property taxes keep rising, it’s really important that homeowners stay informed about available exemptions to keep their mortgage payments as low as possible,” says Paul Tomlinson, Atlanta Habitat’s homeowner financial services manager. If the home you own is your primary residence, it qualifies for a homestead tax exemption, and further exemptions are available for seniors, people with disabilities, veterans and other categories.

New property-tax rules allow you to potentially cut your property taxes in half by filing for all of the applicable tax exemptions. Most exemptions automatically renew each year as long as you own and occupy the home as your primary residence.

You can apply online, by mail or at a Fulton County Board of Assessors office.

For the complete list of exemptions and office locations, or to apply, visit [fultonassessor.org/exemptions](http://fultonassessor.org/exemptions).



A white car is shown from a side-front perspective, driving on a road. The background is a blurred green landscape, suggesting motion. The car is white with silver wheels and a black side mirror.

# On the Road

If you're looking to buy a car and don't qualify for less than a 10 percent interest rate, the nonprofit On the Road Lending might be able to help. The organization provides vehicle-selection assistance, low-interest auto loans that include a warranty and long-term financial mentoring. On the Road Lending works with clients to build financial capability before providing an affordable loan for a late-model, used fuel-efficient vehicle under warranty.

An affordable option like On the Road can be hard to find elsewhere. "Auto-loan interest rates can be really high depending on your credit score," says Jacolvy Garcia, who runs the financial education program for Atlanta Habitat. "Having a nonprofit offer a lower interest rate on a reliable car that's still under warranty, along with financial coaching, is a great resource when you need it."

To learn more about On the Road or the application process, visit [ontheroadlending.org](http://ontheroadlending.org) or call 470-503-0311.



# Cops, Community and Conversation

Atlanta Habitat recently joined forces with the Atlanta Police Foundation's Leadership Institute to host a community-wide workshop, "The C3 Advantage: Cops, Community and Conversation." Community members and leaders gained insight into the Atlanta Police Department, learned about the hot topics facing Atlanta residents and received safety tips. The event demonstrated the officers' commitment to engaging with the communities they serve.



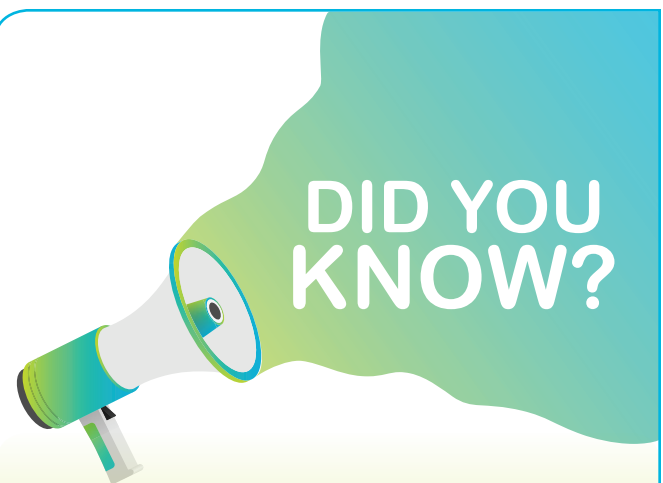
# It's All About the Maintenance!

**Consistent home maintenance is the key to higher value, lower bills**

Remember that wonderful notebook full of warranty information, homeowner tips and maintenance schedules you received during orientation? It's time to break it out and dive into the next couple of seasons of maintenance tasks that will keep your home running smoothly.

Here are a few to get started:

- ▶ Check for leaks wherever they might occur
- ▶ Change your HVAC filters
- ▶ Check and replace fire extinguishers, if needed
- ▶ Replace the batteries on your smoke alarm
- ▶ Clear leaves and debris from the lawn and roof
- ▶ Spread mulch and prepare for your spring garden



Atlanta Habitat homeowners can now register to vote at any of our classes!





**Build. Thrive. Grow.**

824 Memorial Drive SE  
Atlanta, Georgia 30316

Nonprofit  
US Postage  
Paid  
Permit 3259  
Atlanta GA



Join our conversations!

@AtlantaHabitat

Check out our website  
[atlantahabitat.org](http://atlantahabitat.org)

## Meet the newest members of the Family Services team!



Megan DeCantillon,  
Education Coordinator. Fun fact: Megan is pursuing a degree in Social Work at Georgia State University.

Tina Marie Jones, MSW, Community & Homeowner Resources Coordinator. Fun fact: Tina Marie was named after R&B singer Teena Marie. . . Square Biz!



Have you always wanted your own business? Do you have what it takes to be an entrepreneur? Would you jump at the chance to compete for start-up funding to make your dreams come true? Then Launch! is for you. Atlanta Habitat's entrepreneur program has already launched new businesses for homeowners. Get on our email list for all the latest information or email **Tina Marie** at [tinamarie.jones@atlantahabitat.org](mailto:tinamarie.jones@atlantahabitat.org).



Atlanta Habitat's Vision. Goals. Action! Scholarship team is taking applications now through June 15, 2020. Please visit [atlantahabitat.org/scholarships](http://atlantahabitat.org/scholarships) for information and to apply.

## New Classes!

Chess Club for Kids and Yoga for Adults starting  
Tuesdays 7-8:30 p.m. and Thursdays 6-7:30 p.m.  
Beginning April 14

