



Habitat Happenings

NW Metro Atlanta Habitat for Humanity

Volume 10, Issue 1

Wanted: Your E-Mail Address

Winter is here. Hopefully everyone is staying warm.

While we're trying to keep warm here at the office, we are always trying to come up with creative ideas to save money. One of the easy ways we came up with is to cut down on our postage. You could help us do that by providing us with your

e-mail address.



Please send it to:

jhull@nwmetroatlantahabitat.org.

Remember to include your name and address along with the email address. Beginning this year we will start

communicating more and more via e-mail and less and less by regular mail. You don't want to miss out on any important communication so please get your email address to us as quickly as possible.

We understand that not everyone has access to a computer or an e-mail address. If you fall into that category will you please contact Joyia Hull at 770-432-7954 and let her know that you do not have e-mail.

We look forward to hearing from everyone regarding their information.



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Website for Habitat Families

This is to remind you of the NWMA Habitat family website on-line at:

<http://cobbhabitatfamilies.wordpress.com>.

We've replaced our monthly newsletter with this website, it has important information Habitat Families need to know so please visit it often.

The newsletters will only be sent quarterly, check frequently to keep up with all the latest news.



"Crime can happen anywhere, in any neighborhood. Dial 1 911 to report any suspicious activity. It's your duty as a good neighbor"

We need your email address! Send yours to: jhull@nwmetroatlantahabitat.org

Homestead Exemption

We still have many homeowners that have never filed their homestead exemption. This is a great way to save money on your taxes and possibly decrease your monthly mortgage payment.

If you're not sure if you have filed you can contact Bobbie Knight in our accounting office at 770-432-7954.

If you have filed, that's great. You only have to file once as a homeowner.

Homeowners who meet the basic Homestead Exemption requirements are entitled to a \$10,000 exemption in the county general and school general tax categories.

The applicant's name must appear on the deed to this property in order to qualify. By law, you must pay your motor vehicle taxes in the county where you claim Homestead Exemption.

A current registration or receipt of motor vehicle taxes paid in Cobb County must be provided for all personal vehicles you own at the time you apply for exemptions.

You must also provide legal evidence of residency and United States citizenship, such as a Georgia driver's license, Georgia ID card, etc.

If you are not a United States citizen you must provide legal documentation from the United States Immigration and Naturalization Service.

Exemptions are automatically renewed and you need not reapply if you refinance your home.

If a change in ownership occurs due to death or divorce, you must provide a copy of the recorded deed to the Tax Commissioner and reapply for any exemptions.

You must notify the Tax Commissioner's office in the event you no longer qualify for an exemption.

Homeowners can apply for most exemptions by mail, or in person at 736 Whitlock Avenue, Suite 100, Marietta, GA.

Mailing address is

P O Box 649, Marietta, GA 30061-0649.

Applications can also be completed at the East and South Cobb Government Service Centers located at 4400 Lower Roswell Road and 4700 Austell Road.

Additional information on-line:

<http://www.cobbtax.org/Forms/HtmlFrame.aspx?mode=content/Exemptions.htm>

Check your Credit Report

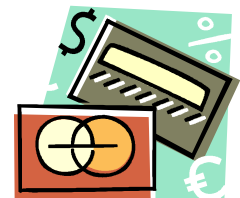
Everyone is entitled to one free credit report from each of the three major credit reporting agencies -- Equifax, Experian and TransUnion -- upon request every 12 months. There are several ways you can request your free credit report:

- Online: Visit AnnualCreditReport.com
- Telephone: (877)-322-8228
- Mail: Complete the [Annual Credit Report Request form](#) and mail it to the following address:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

You should make it a habit to check your report each year.

*Do not pay for extra services—like your credit score—unless you really need it.



New Homebuyer Tax Credit

First-time home buyers purchasing any kind of home—new or resale—are eligible for an \$8000 tax credit. To qualify for the tax credit, a home purchase must occur on or after

January 1, 2009 and before April 30, 2010. For the purposes of the tax credit, the purchase date is the date when closing occurs and the title to the prop-

erty transfers to the home owner.

Purchases made in 2007 and 2008 are eligible for a tax loan not a tax credit from the government.

Any questions on this should be directed to the IRS, a tax accountant or the individual that prepares your income taxes.

For more info go to:

<http://www.federalhousingtaxcredit.com>



Review your Homeowners Insurance

There are four events that should trigger a review of your policy:

1. When your policy comes up for renewal

Take the time to review your coverage and call your agent with any questions or concerns that you may have regarding your homeowners insurance. Ask yourself the following questions:

- Has the company made any changes in coverage since last year?
- Does my policy now include a separate deductible for risks like hurricane or hail?
- Should I raise the deductible to save money?
- Am I taking advantage of all available discounts?
- Do I need to raise the amount of coverage for liability, personal possessions or the structure?
- Should I comparison shop for a cheaper rate?
- Do I need flood, earthquake or an umbrella policy?

2. Major purchases or alterations/improvements to your

home

If you have made any major purchases, make sure that you have the proper coverage. And, don't forget about gifts. If you have received a diamond engagement ring or if a member of your family has bought you expensive artwork or a computer, talk to your agent about either increasing the amount of insurance you have for your personal possessions or purchasing a floater/endorsement for these items. A floater will give you higher and broader coverage for these items than you have under your homeowners policy.

If you have made any additions to your home such as adding a deck or fence, you risk being underinsured, be sure to check with your insurance company and report any changes to them. Keep receipts and records in case you need to forward copies to your company.

3. You have made your home safer

If you have installed a state-of-the-art fire/burglar alarm system or upgraded your heating, plumbing or electrical system, make sure that your insurance company knows about these improvements. You may qualify for a discount.

4. Major lifestyle changes

Marriage, divorce, or adult children who

move back into the family home, can all affect your homeowners insurance. When people move in or move out, they take their belongings with them. And you may need additional coverage if there is a sizable increase in the value of the belongings in your home.

If you have any questions on your homeowners insurance, contact your individual agent or the Habitat Office.



Yard of the Month Contest

Beginning in March 2010, we'll be awarding two \$50 gift certificates every month to our winners. We will pick one winner from our largest neighborhood at Hillcrest and the other winner will be selected from our other Habitat homes and neighborhoods around the county. We'll pick new winners every month, through November, and no one will be allowed to win more than once.

We're not looking for perfection and you don't have to spend money on adding plants and flowers, we just

want to see neatly mowed lawns and neatly trimmed bushes. Of course if you have the budget to add more plants or flowers and if you really enjoy yard work, then feel free to make additions to your yard.

If you have any questions on maintaining your lawn, just send an email to jhull@nwmetroatlantahabitat.org. We will monitor the questions regularly and get you an answer as soon as possible. We will also be posting lawn maintenance tips on the

Habitat Family Blog at www.cobbhabitatfamilies.wordpress.com.

You can also get more information on lawn and shrub care at:

<http://www.ugaextension.com/cobb/>

<http://www.walterreeves.com/>