



Homeowner Happenings

April/May 2009

Homeowner Happenings is getting simpler & going electronic!

To reduce our newsletter costs, we're changing a few things:

- **Format** – *Homeowner Happenings* will now be in memo format with shorter articles and fewer sections (similar to this issue).
- **Delivery** – After this issue, the newsletter will be provided electronically at www.habitatwake.org/homeowners/news. If you don't have Internet access and still want newsletters mailed to you, call Syretta Hill **by Friday, April 17** to let her know. Remember, Wake County Public Libraries provide free Internet access.
- **Call-Em-All phone messages** – Our primary method to contact you about upcoming events and resources will be through phone messages. To update your phone number, please contact Syretta at Habitat Wake at 833-1999 x247 or Syretta.Hill@habitatwake.org. *More info is on Page 3.*
- **Frequency** – Newsletters will continue to be published every two months. You will receive a Call-Em-All message when a new issue is placed on our website.

Angel Food Ministries Provides Food at \$30 a Box

Angel Food Ministries is a national, non-profit organization that provides groceries at discount. Through **Angel Food, you can buy a medium-size box of groceries for \$30**. Menus change each month, but the box ("one unit of food") includes both fresh and frozen items. *Comparison shopping has shown that the food items cost \$42-\$78, if purchased elsewhere.*

In general, "one unit of food" feeds a family of four for about one week or a senior citizen for about a month. There are no second-hand items, damaged or out-dated goods, dented cans without labels, day-old breads and over-ripe produce. Specialty boxes such as steaks, chicken and pork are also offered so that you have more choices.

There is no limit on the number of units or bonus foods you can order and there is no application or qualifications to participate.

Angel Food Ministries buys food from first-rate suppliers at substantial volume discounts. *Angel Food Ministries does not use out-of-date food or inferior products.*

Angel Food Ministries accepts food stamps using the Off-Line Food Stamp Voucher system. To ask questions or place an order 24-hours a day, **call the hotline at 1-877-FOOD-MINISTRY (1-877-366-3646)** or visit www.anglefoodministries.com.

Orders will not be shipped directly to you. Local churches serve as pick-up centers. When you order, you can choose a location near your home.

Keep Your Identity Secure – 5 simple steps

The most important advice: check your credit report regularly!

Criminals can easily commit identity theft because of lax credit industry practices, the ease of obtaining Social Security Numbers (SSN) and careless information-handling practices in the workplace.

You can significantly reduce your risk for fraud by following these tips.

1. **Never carry your social security card, checkbook, passport, birth certificate, multiple credit cards, or a lot of cash in your purse or wallet.** Store these infrequently used items in a safe deposit box. Banks provide small boxes for about \$20/year.
2. **Never mail bills or letters from your unsecure mailbox** if they contain bank account numbers, credit/debit card numbers, legal information, your social security number and/or your signature. Instead, mail these from at a post office or make payments online.
3. **Never give out your SSN, credit/debit card numbers, date of birth or other personal information over the phone, by mail, or via the Internet** unless you initiated the contact and you know the business. Be cautious about phone calls and email from business you don't know telling you about a deal or sweepstakes that is too good to be true or posing as a financial company needing to update your information. The caller is likely an identity thief. Be careful, too, of websites with similar names and graphics as authentic websites.
4. **Watch the mail at times when you expect a new or reissued credit card to arrive.** Contact the issuer if the card does not arrive.
5. **Order your credit report at least once a year.** Federal law gives you the right to one free credit report each year from each of the three credit bureaus - Equifax, Experian and TransUnion. The earlier you detect fraud, the easier it is to clear up and regain your financial health. It is best to stagger your requests so that you have a credit report every four months. Free credit reports can be obtained from www.annualcreditreport.com or by calling (toll free) 1-877-322-8228.

Unable to pay your 2008 income taxes? Wondering if you qualify for property tax relief? Read on ...

If you are unable to pay your 2008 Federal or State taxes you must put a *formal agreed upon plan* in place to avoid serious legal and financial problems. To make a plan, contact any of the following:

- **IRS** (1-800-829-1040) - Monday thru Friday , 7:00 am – 10:00 pm
- **IRS Taxpayer Assistance Center**, 850-1100, located at 4405 Bland Rd., Raleigh 27609, Monday thru Friday, 8:30 am to 4:30 pm
- **NC Dept. of Revenue** (1-877-252-3052) – Monday thru Friday 8:00 am – 5:00 pm

If you are over age 65 or permanently disabled, you may qualify for property tax relief – with a savings of up to ½ of your taxes! The deadline to submit an application for 2009 is June 1, 2009. Applications and information are available from the Wake County Revenue Department at 856-5400 or www.wakegov.com/tax/relief.

- **Homestead Tax Exclusion** – This program *excludes* from taxation the first \$25,000 or 50% (whichever is greater) of assessed value for the permanent residence. Exclusion means some of the value will not be considered when your tax bill is created. **To qualify, one of the homeowners must be verifiably disabled or 65 years old.** Applicant income cannot exceed \$25,600.
- **Circuit Breaker Tax Deferment** – Under this program, taxes for each year are limited to a percentage of the owner’s income. Taxes above the limitation amount are *deferred*, which means delayed until a future date. The last three years of deferred taxes become payable with interest if a disqualifying event occurs. Disqualifying events include death of the owner or transfer of the property where the owner’s share is not passed to another qualifying owner, and failure to use the property as the owner’s permanent residence. **To qualify, applicants must be 65 years old or totally and permanently disabled.** The previous year’s total income (both applicant and spouse) cannot exceed \$38,400. For an owner whose income does not exceed \$25,600, the owner’s taxes will be limited to 4% of their income. For an owner whose income exceeds \$25,600 but does not exceed \$38,400, the owner’s taxes will be limited to 5% of their income. Participation in this program requires all owners to apply and qualify. You must file an application for the Circuit Breaker Tax Deferment Program each year!

Call-Em-All: PreRecorded Messages On Your Phone from Habitat

Get timely info for events and resources

Habitat Wake uses an automated calling service, **Call-Em-All**, to record messages that are sent to all homeowners or sometimes homeowners in a specific neighborhood or city. **This means less mail for you to manage.** And, you can learn of events and resources that have urgent deadlines.




You’ll hear a message when you answer the phone or check voice mail. The message will start, **“Hi, this is Habitat.”** When you answer your phone and realize it’s a **Call-Em-All** recording, please keep these tips in mind:

1. Just say “hello” and the recording will play.
2. Background noise can cause the recording to skip or repeat.
3. If you need the message repeated, you can press “1” on your phone once the message has ended. Or, call 877-565-8456 and follow the prompts.
4. If you have problems receiving Call-Em-All messages, please contact Syretta Hill at Habitat Wake at 919.833.1999 x247 or Syretta.Hill@habitatwake.org.



Help us reach you! Some phone numbers Habitat has are disconnected or incorrect. If you have not yet received a **Call-Em-All** message, that means you’re missing out. Please call Syretta at Habitat to update your phone number.

Calendar of Events

April 2009

	Event	Location
Thurs., April 2 Noon - 2:00 pm	 The Health Mission on the Move (*free* health mobile) 2 ACCESS hrs	Western Blvd. Presbyterian Church 4900 Kaplan Drive, Raleigh
Sat., April 4 9:30 am - 11:00 am	Homeownership Information Session	Habitat Wake conference room
Tues., April 14 6:30 pm - 8:00 pm	Homeowner Education Class Fire Prevention	Habitat Wake conference room
Tues., April 21 6:30 pm - 8:00 pm	Homeownership Information Session	Habitat Wake conference room
Sat., April 25 10:00 a.m. - 2:00 pm	 Convoy of Hope (*free* groceries, job fair, health screenings, kids activities) 4 ACCESS hrs	600 New Bern Ave. at Swain St. Raleigh
Tues., April 28 6:00 pm - 7:30 pm	 Cars: Here's the Deal workshop 1.5 ACCESS hrs	Triangle Family Services 401 Hillsborough St., Raleigh

May 2009

	Event	Location
Sat., May 9 9:30 am - 11:00 am	Homeownership Information Session	Habitat Wake conference room
Tues., May 12 6:30 pm - 8:00 pm	Homeowner Education Class Neighborly Conflict Resolution	Habitat Wake conference room
Tues., May 19 6:00 pm - 7:30 pm	 \$\$ Happily Ever After workshop 1.5 ACCESS hrs	Triangle Family Services 401 Hillsborough St., Raleigh
Tues., May 19 6:30 pm - 8:00 pm	Homeownership Information Session	Habitat Wake conference room
Sat., May 31 11:00 am - 12:30 pm	 Homeowner Education Class Gang Prevention Workshop 1.5 ACCESS hrs	Habitat Wake conference room

Habitat Wake offices and ReStore are located at 2420 Raleigh Boulevard in Raleigh.

Approved applicants in the process of building and purchasing their homes can earn Sweat Equity hours for attending Triangle Family Services or Habitat Wake workshops *once*.

To receive ACCESS hours, you must show verification of attending the workshop or session (i.e. certificate, letter, or signed business card) to Habitat Wake's Syretta Hill.

For more events, please be sure to check listings at:

www.habitatwake.org/news/special_events