

Stephen Ministry Proudly Announces

An Invitation to Commissioning

Soon our congregation will commission our Stephen Ministers. Throughout history, when God has called people to special ministry, members of their community have commissioned them for the important new work they are taking on. Now we invite you to help carry on that biblical tradition by being a part of commissioning those who have responded to God's call to be part of our congregation's Stephen Ministry.

Our Stephen Ministers have already completed substantial training to equip them for their task. We now lay hands on them, pray for them, and send them out to minister, asking for God's blessing and the Spirit's wisdom and power.

This commissioning service offers an opportunity to show our support for this ministry. Our Stephen Ministers will be depending on our support in the time ahead as they assume the duties of their ministry. How can we help?

First of all, we can pray for our Stephen Leaders, our Stephen Ministers, and their care receivers. This ministry calls for both time and effort. At times they may feel tired, discouraged, or convinced that they are not accomplishing anything. The assurance of our prayers and appreciation will help them keep moving forward.

We can also affirm and show our appreciation for this valuable ministry. We can tell them how much their hard work means to us, tell others how much we value our Stephen Ministry, and focus attention on our Stephen Ministers to bless and affirm them in special ways—as we do with our commissioning services.

We can become involved in this ministry in many ways. Some of us may recognize a call to use our special gifts in this ministry and may apply to be a Stephen Leader or Stephen Minister. Others may accept the care of a Stephen Minister. We can be ministers of referral, watching for people in need and suggesting a Stephen Minister's care. We all can give our enthusiastic support by keeping Stephen Ministry always before us and by praying for and affirming those who have answered God's call to serve in this way.

As we commission our newly trained Stephen Ministers, let us thank God for all that they will bring to this congregation in providing care to others, and let us promise them our daily prayer and support as we send them out to minister among us.

Sunday April 22, 2018 at 10:00 am Mass



People often ask, “What exactly is a Stephen Minister?” One way to put it is that Stephen Ministers are the *After People*.

Stephen Ministers are there:

- ... ***after*** the phone call you hoped you’d never get.
- ... ***after*** the funeral, when everyone has left and the emotions you’ve held at bay come crashing in on you.
- ... ***after*** the relationship falls apart and the bottom falls out of your life.
- ... ***after*** the doctor says, “I’m sorry, but there’s nothing more we can do.”
- ... ***after*** the nursing home director shakes your hand and says, “Welcome to your new home.”
- ... ***after*** the last child honks the horn, waves, and drives away—and the house suddenly seems empty.
- ... ***after*** the gavel comes down, the handcuffs go on, and your loved one is led away.
- ... ***after*** the baby arrives, demanding more of you than you ever dreamed possible.
- ... ***after*** you find a pink slip with your final paycheck.
- ... ***after*** your family and friends have heard your story one too many times, but you still need to talk it out.

Stephen Ministers are the After People. They are ready to come alongside you—or your friends, neighbors, coworkers, or relatives—and provide comfort and support for as long *after* as needed.

www.stephenministries.org

ATLANTA HERITAGE OWNER-OCCUPIED REHAB PROGRAM

Invest Atlanta and the City of Atlanta Department of City Planning have launched a deferred forgivable loan program that provides up to \$30,000 to eligible City of Atlanta homeowners for health and safety repairs on their home. The loan will be for 10 years at a 0% interest rate with payments deferred and forgiven until the earlier of loan maturity, sale, transfer of ownership, or failure to maintain the property as the primary residence during the 10-year term.

The principal balance is reduced by 10% annually provided the eligible homeowner maintains primary residency. The prorated remaining balance is due and payable immediately if the home is sold, transferred, or no longer the primary residence within the 10-year term. A lien will be placed on the home.

The maximum loan amount per home, inclusive of all construction related costs and closing costs, is \$30,000 per home.

ELIGIBILITY GUIDELINES

- Homeowner must reside within the City of Atlanta, excluding the Westside Tax Allocation District and Choice Neighborhoods.
- Must be a primary homeowner and existing resident of the property at least five (5) years prior to application.
- Annual Household Income must not exceed 60% of area median income ("AMI"; adjusted for household size, limitations may apply).
- 60% of AMI = 1 Person Household (\$29,289) - 2 Person Household (\$33,480) - 3 Person Household (\$37,680) - 4 Person Household (\$41,820) - 5 Person Household (\$45,180) - 6 Person Household (\$48,540)
- Senior households aged 55+, Military Veterans, Disabled Head of Households and those that have been in their homes for 15+ years will have a priority in the program.
- Homeowners with 1st and 2nd mortgage liens are permitted, provided all mortgages are current and not in default.
- Homeowners with outstanding tax liens, water liens without a payment plan, FIFAs, etc. are ineligible for the program.
- Prior recipients of owner-occupied rehabilitation grants funded by City of Atlanta resources over five thousand dollars (\$5,000) within the previous 12 months are ineligible for the program.

HOW TO APPLY

Contact the Program Manager for your Council District.

COUNCIL DISTRICTS	ORGANIZATION	CONTACT	PHONE	EMAIL
Districts 2, 6 & 9	Executive Realty Solutions	Vanessa Harris Shaunielle Anderson	404-549-3367	info@ersreo.com
Districts 5, 7 & 8	National Property Institute	Greg Shealey Rena Johnson	404-808-4417 678-561-4769	gshealey@me.com npirealty@gmail.com
Districts 1 & 10	House Proud	Lisa Jones	404-437-4246	lisa.jones@houseproudatlanta.org
Districts 3 & 4	Meals on Wheels Atlanta	Vona Cox	404-351-3889 x233	vcox@mealsonwheelsatlanta.org
Districts 11 & 12	Synergy Real Estate	Program Manager	678-763-1127	Assistant@SynergyRealEstate.org

Contact Meals on Wheels for information on **Westside Heritage**
(WTAD-English Avenue, Vine City, and portions of Castleberry Hill)
and **Choice Neighborhoods Heritage** (Ashview Heights and Atlanta University Center)



FREQUENTLY ASKED QUESTIONS

WHO IS INVEST ATLANTA AND WHY ARE THEY CONDUCTING REPAIRS?

As the economic development arm for the City of Atlanta, Invest Atlanta's mission is to passionately serve the City of Atlanta and its people by strengthening Atlanta's economy and enhancing its global competitiveness. We attract and sustain investment in our community in order to create increased opportunity and prosperity for our residents. The goal of the program is to preserve affordable housing opportunities for low and moderate-income households, allowing these residents to remain in their communities.

WHAT KINDS OF REPAIRS WILL THIS PROGRAM OFFER?

Eligible repairs are prioritized to address issues pertaining to: 1) Health and Life Safety; 2) Energy Efficiency; and 3) Deferred Maintenance and Home Exterior Improvements.

WHICH NEIGHBORHOODS DOES THIS PROGRAM SERVE?

The program will serve households in the incorporated city limits of Atlanta, excluding the Westside Tax Allocation District and Choice Neighborhoods.

WHO IS GIVEN PRIORITY FOR THE PROGRAM?

Eligible participants are prioritized in the following way: 1. Senior heads of households aged 55+ with income \leq 60% AMI, 2. Disabled heads of households with income \leq 60% AMI, 3. Veteran heads of households with income \leq 60% AMI, 4. Households with combined income \leq 60% AMI, 5. Those who have lived in their homes for 15+ years.

HOW MUCH MONEY WILL THE PROGRAM PROVIDE FOR MY HOME REPAIRS?

The Maximum Deferred Forgivable Lien will be up to \$30,000 (Note: includes all repair costs, construction management and construction administration costs, eligible closing costs, contingency reserve, beautification, etc.)

ARE THERE ANY OUT-OF-POCKET COSTS FOR ME TO PARTICIPATE IN THE PROGRAM?

No, qualified homeowners do not pay any money out-of-pocket for the application or rehab services.

AM I TAKING OUT A LOAN FOR MY HOME REPAIRS?

Yes. However, no payment is required for the loan unless the program participant moves out of the home or sells the property before the expiration of the 10-year affordability period.

WILL THERE BE A LIEN ON MY HOME?

Yes. Homeowners with a 1st or 2nd mortgage against their properties are eligible for this program. An additional lien will be placed against the property until they have lived in the home for 10 years. At the end of that period, the lien will be fully forgiven. Homes with other liens (tax liens, water liens without payment plans, recorded FIFA, etc.) are prohibited.

HOW DO I APPLY?

Applicants may apply directly with the Program Manager assigned to their Council Districts. All applications will be reviewed by Program Managers and prioritized based on the following criteria: Senior households aged 55+, Military Veterans, Disabled Head of Households, and those who have lived in their home for 15+ years.

FOR FURTHER INFORMATION, GO TO

www.investatlanta.com/owneroccupiedrehab

