



November 16, 2016

Dear Friends,

It is hard to believe that we are days away from the year's end and like all my years at IOH, this has been one of amazing triumphs and challenges.

As you may remember, we installed a new HVAC system for the six upstairs apartments back in 2016, thanks to your generous support. This year we learned that we were not getting optimum results because the duct work and insulation had been compromised by an infestation of rodents in the attic. The repair was tedious and expensive totaling more than \$15,000.

This added and unexpected expense came at a time when we were already experiencing a short fall in income. Even so, restrained spending, your prayers and support have allowed us to continue helping working families attain goals that sustains them for generations.

Back in October, we hosted a homecoming celebration and about 40 graduate family members attended the event from as far back as 2003. It was a sight to behold as these families marched proudly to a beat offered by the Rays and behind drum majors from Morehouse... their testimonies authentic and powerful. Many families spoke of being in their homes for ten or more years. Others had children who had graduated college and were gainfully employed. Some of the graduates had started businesses and completed their own college degrees. They all expressed how safe, affordable, interim housing changed their own course and the course of their family members.

I welcomed a new family to IOH last week. This family had elected to live in Dunwoody so their daughter could reap the benefits of attending Dunwoody High School. She is a cheerleader, a ROTC Cadet and an A/B student. Both parents work full-time and had handled the monthly rent of \$1075 along with car notes and other responsibilities until the Dad's employment ended abruptly due to no wrong doing on his part. This family, facing eviction and full of embarrassment, turned to IOH.

They came in yesterday with their program fee of \$150 and promised more than the expected savings of \$500 on the 30th. They want to pay off the \$1300 eviction, establish a regular habit of saving and build a "nest egg" before they graduate the program in a few months.

I applaud this family for understanding the importance of education and seeing it as an access to opportunity. As you may know, my grandfather began his adult life as a share cropper and made a "mark" for his signature until his death. With a lot of prayer and a few breaks, my daughter finds herself at OSU studying for a doctorate degree.

There is nothing more rewarding than getting a good return on an investment. When you support IOH, you support the community. When families are strengthened, everybody wins. When kids go to college, they avoid jail.

I am counting on you and your support. Please consider a gift of \$500 but all gifts are appreciated.

Best Wishes and Happy Holidays,

Deborah

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