

# I HAVE A DREAM HOME

## The Year In Review

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Building our Minds to Grow and Evolve



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UNEMPLOYMENT RATE



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An I Have A Dream Home Publication

# Year End Review

## *Au Revoir 2023*

As we reflect on the rollercoaster that was 2023, punctuated by eleven months of captivating newsletters published by 'I Have A Dream Home,' we can't help but marvel at the twists and turns that defined each month. Buckle up as we take you through a dramatic journey of highs, lows, and transformative moments that shaped the year.



### **January: Navigating Uncertainty in Housing and Global Economy**

The year kicked off with a sobering analysis of the housing market and the global economy. Experts predicted a transitional year, shrouded in uncertainty due to geopolitical tensions, supply chain disruptions, and inflationary pressures. Amidst this backdrop, we hinted at the potential for a mild recession, emphasizing the fragile nature of the global economy.

### **February: Unemployment Realities Unveiled**

February brought a stark revelation about the divergent experiences within the American job

market. While White America celebrated record-low unemployment rates, Black and Brown Americans faced a different reality. Systemic issues such as racism and challenges in single-adult households were identified as contributing factors to higher unemployment rates in these communities.

### **March: The Power of American Jobs**

In March, we shifted gears to introduce readers to the American Jobs Act (JOBS Act). This legislation, signed into law by President Obama in 2012, aimed to jumpstart small business funding and job creation. The JOBS Act democratized investment, allowing everyday individuals to become angel investors and reap the benefits of early-stage investing.

### **April: Web 3.0 and AI Transformations**

The winds of change blew in April as we explored the revolutionary potential of Web 3.0 and AI in various industries. From decentralized networks offering users control over their internet data to the transformative impact of AI in the mortgage industry, the digital landscape was evolving rapidly.

## May: The Economic Might of Black America

May celebrated the economic power of Black America, emphasizing the potential for growth and prosperity by redirecting financial resources towards black-owned companies. The newsletter provided examples of how increased black population, higher education attainment, and entrepreneurship could contribute to community financial growth.



## June - September: A Four-Part Editorial Series

For four (4) consecutive months, we embarked on a transformative journey, delving into the power of thoughts, the impact of love, the importance of knowledge, and the implementation of the law of action. These insights aimed to equip readers with the tools necessary for navigating the complexities of homeownership.

- June: Get Ready for Homeownership - It all Starts with a Thought.
- July: Love, Mind and Manifestation - Key Elements of your Journey to Homeownership.
- August: The Power of Knowledge - Building our Minds to Grow and Evolve.
- September: Action Changes Things - Action Steps to Achieving Homeownership.

## October: DREAM Housing Program Unveiled

October marked the opening of registration for the DREAM Housing Program—an initiative dedicated to extending affordable homeownership opportunities to underserved communities. The program is designed to go beyond mortgages, offering financial coaching and education to ensure long-term success for aspiring homeowners.

## November: The Nation's Housing Crisis

As the year drew to a close, the spotlight turned to the nation's housing crisis. The shortfall of affordable homes, exacerbated by a lack of fair lending practices, emphasized the need for change. "I Have A Dream Home" emerged as a dedicated force addressing the injustice, striving to provide mortgages to qualified borrowers overlooked by traditional institutions.

## December: Embracing the Season of Giving and Family Togetherness

As we enter the season of giving, love, and family togetherness, we extend our heartfelt gratitude to each one of you who joined us on this dramatic journey through 2023. In the spirit of the holidays, let's come together to make a positive impact on our communities. "I Have A Dream Home" stands committed to fostering inclusive and equitable homeownership, making dreams come true for every American in 2024.

Wishing you a joyous holiday season filled with warmth, love, and the promise of a brighter future. Here's to a new year of hope, prosperity, and dreams realized. Thank you for being part of our story.

*"As the year comes to an end, don't look back at yesterday's disappointment.*

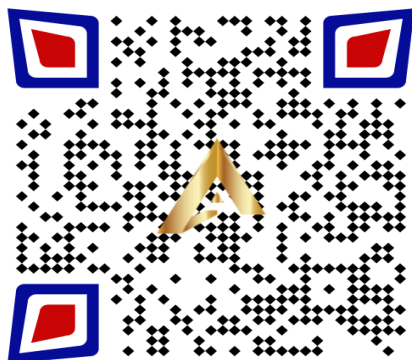
*Look ahead to God's promises yet to unfold."*

- Buky Ojelabi

**QUOTE  
OF THE  
MONTH**



*Happy Holidays*



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**I Have A Dream Home Offering**

Is Insured by the TigerMark™  
Insurance Policy

