



Homefront Happenings!

~staying connected~

Downstreet HomeOwnership Center Presents - Homefront Happenings! All Things Spring!

Issue 2, Vol. 1 March 2019

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Occupancy survey's— *Gift card winner announced!*

Did you know— *Up to \$2,500. Grant toward Green Mountain Home Repair Loan*

What's on the horizon— *2019 Financial Wellness Workshop happening soon*

Puzzle Fun— *Spring is on its way!*



Your HomeOwnership Center Team: Cheryl, Pattie & Kira

And the winner is...



START HERE ⇒ SPRING Home Maintenance Checklist

- ⇒ Inspect the attic, ceilings, and roof overhang for water damage
- ⇒ Replace the filters in your heating and air conditioning systems
- ⇒ Inspect walls and masonry for cracks and subsidence
- ⇒ Inspect paint for wear or cracking
- ⇒ Inspect door/window frames and exterior siding/trim for cracks & damaged seals
- ⇒ Change the batteries on smoke and carbon monoxide detectors
- ⇒ Inspect the seals on windows and doors
- ⇒ Have your gutters and downspouts cleaned out & plug any leaks along gutter seams
- ⇒ Inspect windows for broken glass and screens -- clean screens
- ⇒ Inspect joints in ceramic tile and caulk around tub and sink
- ⇒ Inspect exposed wiring and cords for wear and fraying
- ⇒ Have your heating and air conditioning systems serviced
- ⇒ Inspect your basement for leaks, moisture, termites, and wood rot

NEXT ⇒ Budgeting for maintenance, repairs and even improvements

- ⇒ Be prepared to re-work your budget in preparation for major repairs or improvements. Gather estimates to learn roughly what a repair or improvement will cost.
- ⇒ Start saving some amount each pay period so you are not hit with a large bill when it's time to do the work. Or start buying materials ahead so you only need to pay for labor when it's time to get the work done that's more than you want to tackle.
- ⇒ Commit to saving some or all of a tax return/other one-time source of income to prepare for costs. Or find inexpensive ways to reduce home expenses ("think" reducing utility usage or brown-bagging lunches). Then use the savings toward materials and or labor.
- ⇒ Use different resources (youtube.com, library books/magazines, friends and family) to learn how to do small repairs.

THEN ⇒ Dive into action and reap the rewards of pride in ownership!

- ⇒ Whether it's DIY or bringing in a licensed professional the maintenance and or improvements you make to your home will help maintain the value of you home and ensure that you and your family are safe and sound in a healthy home!

Many thanks to all our Shared Equity Homeowners who completed and returned their occupancy certificate surveys!

Congratulations to our Gift Card Winners— Brian & Amanda from Graniteville!



Did you know:

Green Mountain Home Repair –

now offering a \$2,500 Grant!

Improving your home improves your life! Call: 802-476-4493 Email: homeownership@downstreet.org Website: downstreet.org

Spring Word Search

A S T R O A P R I L N O M I B
 C A L L Y S L P R I N G B E I
 G I N S M W A I T H T H E S R
 P R I N A G N E R E T S A E D
 Q U I N Y O T X A N D H E N S
 B A B Y A N I M A L S O A D S
 L W I T D H N T L H E W S W U
 O M M E S R G F L O W E R S S
 S N I A R O L S E T I R C E H
 S S P R E I N H R G T S I T M
 O E D A H Y T L B I S G R H T
 M H O U T W R S M D L I M A R
 S E B L O O M S U A B T L E A
 S T T R M W E B D L V E H O U
 R S G N I N E D R A G A D A Y

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| APRIL | GROWTH |
| BABY ANIMALS | MAY |
| BIRDS | MILD |
| BIRTH | MOTHER'S DAY |
| BLOOMS | MUD |
| BLOSSOMS | PLANTING |
| BUDS | RAIN |
| EASTER | SHOWERS |
| FLOWERS | THAW |
| GARDENING | UMBRELLA |

Two Vermont Housing Non-Profits Offering Grants to Help Income-Eligible Homeowners Address Critical Home Repairs and Access Modifications

New \$2,500 grants are now available to help income-eligible home-owners make necessary home repairs through the Green Mountain Home Repair (GMHR) program. The loans have flexible guidelines for those who may be unable to get approved for financing through a more traditional source, such as a bank or credit union. The new grant feature was added in January 2019 in order to address a growing need among loan program participants whose repair projects were more extensive than they anticipated.

In order to qualify, an applicant's household income needs to be no more than 80 percent of their county's median household income as defined by Housing and Urban Development (HUD). In Washington County, that's \$43,550 for a household of one; \$49,750 for two; \$55,950 for three; \$62,150 for four; and \$67,150 for five. Landlords can also qualify for the grant as long as either their income or their tenants' household income qualifies.

Interested applicants should call the appropriate agency in their area: Downstreet for those living in Orange, Washington and Lamoille counties; and WWHT for those in Windham and Windsor counties. Call Pattie at 802-477-1343 to determine initial eligibility and next steps. Once an applicant receives an eligibility letter, they will get a home visit from a repair specialist to determine the scope and priority of the work needed.

For more information, please contact Pattie Dupuis at pdupuis@downstreet.org or 802-477-1343

What's on the Horizon with Downstreet's HomeOwnership Center!

2019 Financial Wellness Workshop Calendar!

- ➔ Want to learn about creating a budget that works for you?
- ➔ Need help with how to repair or build your credit?

Sign Up & Join us on Saturday, July 13th

Go to <https://downstreet.org/home-ownership-center/financial-wellness-program/> and schedule a "Hello Consultation" to find out more or call (802)476-4493

Would you like to "GO GREEN" & receive this newsletter via email?

Go to the link below

<https://mailchi.mp/dcb385272589/hoc-newsletter>

and sign-up today!

As Always – Stay in Touch.

Keep those homeownership questions and comments coming!

Phone: 802-476-4493 or

Email: homeownership@downstreet.org

