



Homefront Happenings!

staying connected

Downstreet HomeOwnership Center Presents - Homefront Happenings! Our first quarterly newsletter Issue I, Vol. I Dec 2018

In this issue:

Our team—hello neighbor!

Occupancy survey's—
a chance to win!

Did you know—Green Mountain
Home Repair Loan

What's on the horizon—
2019 Workshops & Shared Equi-
ty Homes updating our records



KIRA CHARISSAKIS - Education
Coordinator

Kira brings 13+ years of residential mortgage lending & banking experience to help our clients learn about personal finances, building & repairing credit, and how to prepare for home purchase. "I feel blessed to do the work I do as a Education Coordinator and Housing Advisor here on the Downstreet HomeOwnership Team. I'm passionate about helping our client's build the skills they need to create financial stability and experience the dream of homeownership."

kcharissakis@downstreet.org /
802.477.1341

CHERYL MOYER - HomeOwnership
Services Coordinator

Cheryl has been with Downstreet for 2+ years working as a Housing Advisor and HomeOwnership Services Coordinator. She uses her 10 years of mortgage lending & banking experience to counsel and advise our clients on their housing needs in addition to assisting with Downstreet's Homeland Program. "I feel privileged to help our clients achieve their financial goals. Whether purchasing their first home or becoming more financially secure in their lives. It's a great feeling to know at the end of the day we are helping our community and our neighbors become stronger."

cmoyer@downstreet.org / 802.477.1331

PATTIE DUPUIS - Director of HomeOwnership

Pattie joined Downstreet in 2012 bringing with her 20+ years in banking & mortgage lending experience. She excels in helping our community homeowners get approved for home repair loans, supporting our Shared Equity homeowners through the home selling process, and assisting team in reaching their goals. "The best part of my job as the Homeownership Director is knowing that the work we do every day is making a difference in the lives of our clients."

pdupuis@downstreet.org / 802.477.1343

MADISON FRANCIS - AmeriCorps
HomeOwnership Client Coordinator

Madison began her service with VHCB AmeriCorps in September, 2018 with two years of banking customer service experience. "I love knowing that every day when I come in I am helping to improve the living quality for families in our community. From Shared Equity, to Green Mountain Home Repair, to Financial Wellness; I can see the impact that Downstreet has every step of the way."

mfrancis@downstreet.org / 802.477.1345

Win a \$50.00 Gift Card*



Please complete & return the occupancy certificate included.

Your feedback helps us improve the services we provide to you!

Simply complete and return your survey!

We will notify the winners after the drawing is complete.



Did you know:

The Green Mountain Home Repair Loan at-a-glance!

Improving your home improves your life! Call: 802-477-1343 Email: info@downstreet.org Website: downstreet.org

Protect Your Investment



Eligible Uses:

- Resolve health and safety issues mold, asbestos, lead paint
- Fix structural problems leaking roof, crumbling foundation, failing walls
- Replace old or failing systems electrical, plumbing, septic
- Modify interior or exterior features for elderly or disabled occupants
- Upgrade energy efficiency insulation, weatherization, air sealing

How to qualify:

LOCATION: Your home must be located in Washington, Orange, or Lamoille County.

RESIDENCE: You must own and live in the home.

INCOME: Your total gross (pre-tax) household income must be at or below the limit for your county. (See chart to the right). Please call to verify your eligibility.

Frequently Asked Questions

What makes the Green Mountain Repair Program different from other lending sources?
Our program offers low-hassle, low-cost loans designed to help people who might not qualify for traditional bank loans.

We guide you through the application process, and once approved, we help you find a qualified contractor and oversee the project from start to finish. We work with you every step of the way, at no additional charge.

When can work begin on my home?

The loan approval process takes about 8 weeks, and repairs can begin as soon as the loan is approved and the contractor you choose is available to start.

What if I'm approved for a loan but change my mind during the process?

You can withdraw your application at any time prior to loan closing without cost or penalty.

My only income is from Social Security — can I still apply?

Yes.

What if my application is denied?

If your application is denied and you have additional information that you think may address the reason(s) for denial, please send the information to us within 30 days of the denial notice date. We will then re-evaluate your request. Otherwise, you may send a new application when the reasons for denial have been addressed in the future.

Income Limits by County

WASHINGTON

2017

Household Size	Maximum Annual Income
1	\$41,384
2	\$47,296
3	\$53,208
4	\$59,120

ORANGE

2017

Household Size	Maximum Annual Income
1	\$37,128
2	\$42,432
3	\$47,736
4	\$53,040

LAMOILLE

2017

Household Size	Maximum Annual Income
1	\$36,232
2	\$41,408
3	\$46,584
4	\$51,760

Downstreet is Updating Records of our Shared Equity Home

If you see Downstreet employees coming to a house near you, don't be alarmed! We are going to be passing by all our properties in Washington, Lamoille, and Orange Counties to taking a few photos and update our property records. You probably won't notice us, but if you see us or have any questions feel free to say "Hello"!



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

Coming soon — 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?
- ➔ Interested in preparing to find and buy a home?
- ➔ Need a Homebuyer Certificate for mortgage loan approval?
- ➔ Want to find out if you are eligible for down payment assistance?

To find out more schedule an initial "Hello Consultation" by visiting Downstreet.org and selecting "Financial Wellness" or call (802)476-4493