

Summer Checklist — Implement small efficiencies for BIG savings Considering refinancing — Call Downstreet First!

Did you know— You can set up auto payments, learn how today What's on the horizon— Thursday Nights on the Lawn—July 18th Let's Get Grilling— 20-Min Jerk Chicken with Mango Salsa!



Your HomeOwnership Center Team: Cheryl, Pattie & Kira

- Summer Checklist ⇒ Implementing Small Energy Efficiencies for BIG Savings in the Short and Long Term
- ⇒ **Use sunlight** to light your home
- \Rightarrow **Turn out lights** in rooms you're not in
- ⇒ **Replace old thermostat** with a Programmable Thermostat (proper use can save up to \$180 per year)
- ⇒ **Replace all light bulbs** with Energy Efficient Bulbs (can save \$100+ per a year)
- ⇒ Check Air Filters monthly and clean or replace every 3 months (can save 5-15% on electric bills)
- ⇒ **Replace worn out rubber washers** in bath and kitchen faucets
- ⇒ Replace old shower head with a Low-Flow shower head and cut bathing water consumption by 50%+ (can save up to \$60 per year)
- ⇒ Run the dishwasher less—only when it's full
- ⇒ Turn the sink faucet off when brushing your teeth (can save up to 4 gallons per minute)
- ⇒ **Shorten your shower by 1-2 minutes** (and save up 700 gallons per month)
- ⇒ Look for and purchase Energy Star rated products when replacing any appliances (these use 10-50% less energy than conventional appliances)
- ⇒ Use weather stripping in window and door gaps (can save 5-30% on energy bills)

Send in your energy saving tips and how they saved you \$\$ immediately or over time for a chance to win a \$25 gift card! Email us at kcharissakis@downstreet.org no later than August 15th and we'll announce the winner in our September issue!



Attention Shared Equity Homeowner's: Are you considering refinancing your first mortgage? - Call Downstreet FIRST!

Review the guidelines with Pattie or Cheryl before you invest time and money! Find out about lender requirements, loan to value ratios and other key components to a successful refinance.

Call: 802-476-4493

Email: homeownership@downstreet.org

Website: Downstreet.org



Did you know:

Shared Equity HomeOwners & Green Mountain Home Loan Repair Customers – Set up auto-payment for your monthly fee or payment!

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

Shared Equity HomeOwners & Green Mountain Home Loan Repair Customers

You can now set up recurring automatic payments! Get started today to start saving time & postage stamps.

- Initiate the first payment online at the <u>www.Downstreet.org</u> website; links are at bottom of the homepage.
- 2. **Complete** the enclosed **<u>Authorization Form</u>** and <u>return it to Downstreet</u> at least 2 weeks prior to the date you want your monthly payment processed. By completing this form, you are authorizing Downstreet to charge a specific amount to your debit or credit card on a regularly scheduled date.

Two forms of confirmation will be trackable each month. 1. An emailed receipt of payment will be generated on the reoccurring payment date that you have set up. 2. A charge will appear on your monthly bank statement.

Shared Equity Homeowners stewardship fees will show as "POS WD Stewardship Fee Downstreet"

Green Mountain Home Loan Repair payments will show as "POS WD GMLF Loan Payment Downstreet" or "POS WD Revolving Loan Payment Downstreet"

For more information, please contact your Downstreet HomeOwnership Center at 802-476-4493

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

Join Downstreet for Thursday Night on the Lawn!



Date/time: Thursday, July 18th form 5-9pm Location: The Alchemist, 100 Cottage Club Rd Stowe VT Family/Pet-friendly AND all tip proceeds donated to Downstreet!

20 Minute Grilled Jerk Chicken with Mango-Nectarine Salsa

This chicken is nothing short of awesome. It's fast, healthy, uses in-season produce, & it's really good!

Prep/Cook Time 10 minutes each Total Time 20 minutes Servings 4 servings Calories 630 cal

Ingredients & Instructions:

Chicken

1 1/2 pounds boneless, skinless chicken breasts
 1 tablespoon jerk seasoning
 1 tablespoon honey
 2 tablespoons olive oil
 coconut rice, black beans, and avocado, for serving

Mango-Nectarine Salsa

2 ripe nectarines, thinly sliced
1 ripe mango, diced
1 fresno or jalapeño pepper, seeded and chopped juice of 1/2 a lime
juice of 1/2 a lemon
1/4 cup fresh cilantro or basil chopped

Chile Lime Butter

4 tablespoons butter, melted 1 fresno chile pepper, sliced zest of 1 lime 1 tablespoon honey

Instructions

1. Preheat an outdoor grill or grill pan to medium heat. Oil the grates. 2. In a ziplock bag, combine the chicken, jerk seasoning, honey, olive oil, and a pinch each of salt and pepper. Toss to combine. Grill the chicken for 5-8 minutes per side or until the chicken is cooked through. Remove from the grill.

 Make the salsa. In a medium bowl, combine the nectarines, mango, jalapeño, lime juice, lemon juice, and cilantro. Toss to combine.
 Make the Chili lime butter. In a small bowl, stir together the melted butter, chiles, lime zest, and honey.

5. Divide the rice among bowls. Add the beans, avocado, salsa, and chicken. Drizzle the chicken with Chile lime butter. Enjoy!



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