

20 years of excellence serving the Sacramento Region!



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September 2007

Workshop Schedule

- Orientation
- Preparing for HomeOwnership
- "My Home" Workshop

Check Online for Times and Availability

September 2007

			5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

October 2007

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7	8	9	10	11	12	13
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28	29	30	31			

November 2007

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18	19	20	21	22	23	24
25	26	27	28	29	30	

December 2007

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Register online today!

Upcoming Events

Sept. 15 Paint the Town
December Toy Drive

Paint the Town Volunteers

NeighborWorks® HomeOwnership Center Sacramento Region and local businesses, make a difference in our community! On Saturday, September 15 hundreds of volunteers will convene to paint and improve the exterior of eligible homes. Ten deserving homeowners are signed up to have their homes painted. Some have lived in Sacramento and California for more than fifty years and can trace their family back five generations; relocated from Southern states in the last decade; volunteer for community groups such as Weed & Seed or the local Little League; are retired from state or county positions; or have served their country. All are grateful for the help beautifying their home.



View photos from last year's event on the [Web site](#).

Preparing for Fall with Home Maintenance



With vacations winding down and school back in session, rainy weather is sure to be here soon. Water intrusion is the number one source of damage to homes. While the weather is still warm and dry, it is a good time to make a thorough inspection of your home's exterior, with an eye toward any cracks or openings where water can enter. Look closely around doors, windows and trim where siding materials are joined. In any areas that need to be sealed, use an inexpensive *paintable* caulk that matches your paint. If the right color is not available, just use a clear caulk. Apply the caulk and then use your finger or a tool to smooth the surface so it has a professional appearance when it dries.

HOPE Homeowner Hotline

This national hotline is available through the Homeownership Preservation Foundation (a nonprofit organization dedicated to keeping more people in their homes) and is partners with NeighborWorks America®. Call 1-888-995-HOPE to speak with a counselor who will provide a plan of action that will help homeowners stay homeowners.

888-995-HOPE

24 hours a day / 7 days a week

Providing opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership.

Back to School with Workshops

For the commitment of just one Wednesday or Saturday, you could gain the knowledge you need to not only realize the American dream, but also preserve it. Classes are open to everyone and are available in English, Spanish and American Sign Language.

2007 CalHome Program

NeighborWorks HOCSR will partner with the State of California's Department of Housing and Community Development to use \$600,000 to help meet the housing needs of California's lower-income families by promoting homeownership opportunities for first-time homebuyers through the acquisition of new or resale homes. Watch for availability in October 2007!



Fireworks Booth: Sparkling Success for the Neighborhood

We partnered with Gardenland-Northgate Neighborhood Association (GNNA), Oak Park Neighborhood Association (OPNA) and Avondale-Glen Elder Neighborhood Association (AGENA) for the 2007 Fireworks Booth. GNNA used the proceeds to fund scholarship awards for youth in the community, renovations of the Stanford Settlement's community and meeting rooms, and towards Thanksgiving food baskets and *Operation Crachit*, a program that provides food and gifts to impoverished families.

Forgoing Foreclosure

If you are unable to make your mortgage payment, follow these ten tips from the U.S. Department of Housing and Urban Development to avoid foreclosure.



1. Don't ignore the problem.
2. Contact your lender as soon as you realize that you have a problem.
3. Open and respond to all mail from your lender.
4. Know your mortgage rights.
5. Understand foreclosure prevention options.
6. Contact a HUD-approved housing counselor (NeighborWorks!).
7. Prioritize your spending.
8. Use your assets.
9. Avoid foreclosure prevention companies.
10. Don't lose your house to foreclosure recovery scams!

Visit www.hud.gov/foreclosure to learn more and save your home.

Save the Date! 2008 Golf Tournament

The 5th annual American Dream Golf Tournament is scheduled for Tuesday, May 20, 2008 at Winchester Country Club in the beautiful Placer foothills. Mark your calendar to participate in this event to benefit NeighborWorks® HomeOwnership Center.

Properties for Sale

In our efforts to help stabilize the neighborhoods we serve through homeownership, we create affordable opportunities through offering newly renovated homes. The purchasers of each of these homes may be eligible for up to \$75,000 in down payment assistance in order to help the housing payment stay within their budget. The assistance is reserved for first-time homebuyers who meet the low- or moderate-income requirements.

Available in Oak Park:

- **4448 7th Avenue** has 2 bedrooms, 1 bath, detached garage and new kitchen is being offered for \$198,000. Work on the home is still in progress but soon to be complete and ready for the new homeowner.
- **3533 43rd Street** has 2 bedrooms and 1 bathroom and is being offered for \$185,000.

Call Mike Himes, broker, for details on seeing these homes, 916-452-5356 x 224.

Providing opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership.

Donations

Yes! I want to support your work to provide successful homeownership and strong communities.

My level of support

- | | | |
|---|---|--|
| <input type="checkbox"/> Neighbor - up to \$250 | <input type="checkbox"/> Friend - \$250 to \$500 | <input type="checkbox"/> Patron - \$501 to \$1,000 |
| <input type="checkbox"/> Leader - \$1001 to \$2,500 | <input type="checkbox"/> \$2,501 to \$5,000 | <input type="checkbox"/> Other Amount _____ |
| <input type="checkbox"/> Please contact me | <input type="checkbox"/> My company will match my gift! | |

Name _____

Company _____

Address _____

City _____ State _____ Zipcode _____

Phone _____ Fax _____

Email _____

To confirm your contribution and receive recognition for your donation, mail this form to **NeighborWorks® HomeOwnership Center Sacramento Region**, P.O. 5420, Sacramento, CA 95817 or Fax to (916) 431-3200 Attn: Blanca Gutierrez.

NeighborWorks® HomeOwnership Center Sacramento Region thanks you!

Note: In compliance with IRS Guidelines, we would like to inform you that your gift is considered a deductible contribution. Sacramento Neighborhood Housing Services, Inc., a California non profit corporation doing business as NeighborWorks® HomeOwnership Center Sacramento Region is a 501(c)(3), our IRS number is 68-0118032. Thank you!