



Spring 2010

## Deerfield: Affordable Housing Solutions



a planned community of HOPE, Inc. (formerly Mountain Shelter, Inc.)

Many thanks to our Deerfield Community partners:

**fahe**

Federation of Appalachian Housing Enterprises, Inc.

Housing Assistance Council



Virginia Department of Housing and Community Development

Virginia Housing Development Authority



Affordable Housing Program

First National Bank



Southeast Rural Community Assistance Project, Inc.



P.O. Box 743  
680 W. Main Street  
Wytheville, VA 24382  
Toll free: (877) 818-8680  
Phone: (276) 228-6280  
Fax: (276) 228-0508  
www.wythehope.org

### Deerfield Updates

- Since our last update in December 2007, nine families have moved into new homes in the Deerfield community, with one more scheduled this spring. Lot #5 will begin construction in the next few months, leaving only one lot in Phase I remaining to be sold.

- Phase II is well underway as HOPE was recently awarded a development grant from the Virginia Department of Housing and Community Development. Phase II will consist of 13 lots and a common area/ playground. HOPE staff is planning a groundbreaking by early May.

- HOPE will be looking for volunteers this spring to assist with an urban forestry landscaping mini-grant and to make improvements to a couple of the bio-retention areas.

- HOPE welcomes Paul Lindamood to our staff as the new HOPE Homes counselor. Please send contacts/prospects for new homes to Paul at the HOPE office.

- As spring arrives, we hope you will get out and meet your new neighbors:

Edouard and Kathryn Alvarez, 230 Deerfield Lane  
Treva Adams, 105 Frederick Lane  
Joshua and Darla Teaster, 110 Frederick Lane  
Leanne Nunley, 215 Deerfield Lane  
Dwight and Suzanne Rush, 225 Deerfield Lane  
Denise Smith, 325 Deerfield Lane  
Will Morgan and Celina Aker, 125 Frederick Lane  
Kenny and Jessica Jessup, 315 Deerfield Lane  
Lorrie Allison, 100 Frederick Lane



One of the newest homes in the Deerfield community.

### Home Maintenance—Protecting Your Investment

As a homeowner, you are responsible for many things that may have been handled by a landlord or maintenance staff in the past. These tips will help you care for and maintain the value of your home. Keeping your home in good condition through routine maintenance and repairs will make it more valuable should you want to sell it in the future and can help to save on the cost of major repairs down the road.

Timing is everything, especially when it comes to home maintenance. Establishing a home maintenance schedule will serve as a reminder and will also ensure certain maintenance items are handled during the proper season. The checklist on the following page is designed to give you basic suggestions from which you can pick and choose what is right for you, your home and your family.

There are many other resources for home maintenance tips. The Virginia Cooperative Extension has a Home Maintenance and Care program to provide practical tips and techniques that can reduce the cost of maintaining your home. A local hardware store or building supply store is also an excellent resource for tips on home maintenance and repairs.

## Home Maintenance—Protecting Your Investment (continued)

TASKS	S P R I N G	F A L L	A N N U A L
<b>FOUNDATION AND BASEMENT</b>			
Inspect for signs of termites and wood decay			✓
Check grading to assure that water will drain away from foundation			✓
Check basement for dampness or leaking following wet weather			✓
<b>DOORS AND WINDOWS</b>			
Check doors, windows and trim for finish failure	✓	✓	
Check glazed openings for loose putty	✓	✓	
Check for broken glass and damaged screens	✓	✓	
Take down screens (if removable); clean and store them		✓	
Lubricate window hardware	✓	✓	
Check weatherstripping for damage and tightness of fit	✓	✓	
Check caulking at doors, windows and all other openings and joints between different materials (e.g., wood and masonry)	✓	✓	
<b>EXTERIOR WALLS</b>			
Check masonry for cracks and loose joints	✓	✓	
Check painted surfaces for paint failure	✓	✓	
Check siding and trim for damage or decay	✓	✓	
Check all trim for tightness of fit at joints, caulk	✓	✓	
<b>ROOF</b>			
Check for damaged or loose shingles and blisters	✓	✓	
Check underside of roof where accessible (or attic) for water stains or dampness	✓	✓	
Check for damaged flashings around vents and chimneys	✓	✓	
Check for damaged gutters, downspouts, hangers, strainers and splash blocks or if paint is needed on them	✓	✓	
Clean gutters, strainers, downspouts and splash blocks	✓	✓	
Check vents, louvers and chimney caps and housings for cracks and debris		✓	
Check fascias and soffits for paint failure and decay	✓	✓	
Check antenna guy wires and supports	✓	✓	
Evaluate roof for future replacement			✓

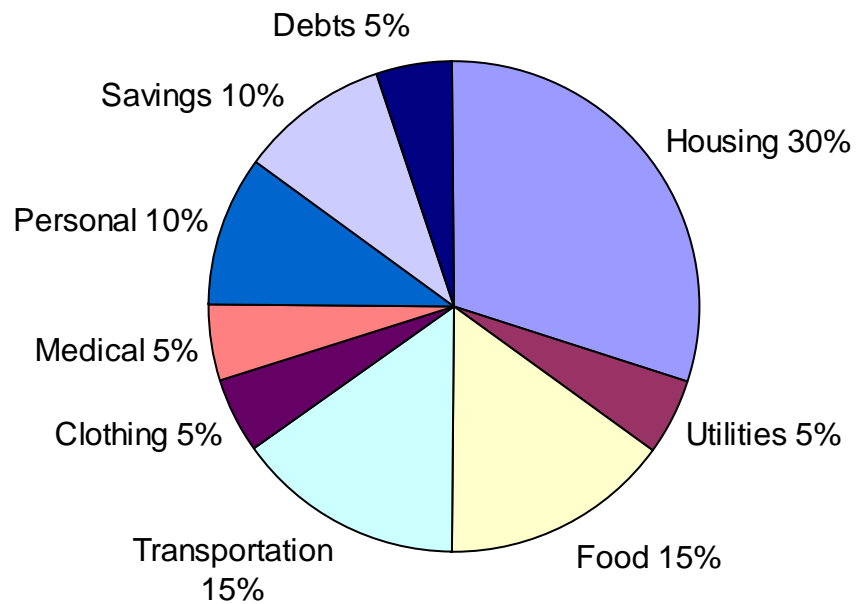
TASKS	S P R I N G	F A L L	A N N U A L
<b>INTERIOR SURFACES</b>			
Check all finished surfaces for dirt, finish failure and required repairs*	✓	✓	
Check all joints in ceramic tile, laminated plastic and similar surfaces	✓	✓	
Check caulk or grouting around bathtubs, showers and sinks	✓	✓	
<b>FLOORS</b>			
Check for wear and damage, particularly where one material meets another (e.g., wood and carpet)			✓
Evaluate for replacement or refinishing			✓
<b>ELECTRICAL SYSTEM</b>			
Check condition of cords to all appliances and plugs	✓	✓	
Check areas where wiring is exposed and replace at first sign of damage	✓	✓	
Check smoke detectors	✓	✓	
If fuses blow or breakers trip frequently, call an electrician to locate the cause and make repairs			✓
<b>HEATING AND COOLING SYSTEMS</b>			
Clean or change air filters	✓	✓	
Have systems checked by qualified service person	✓	✓	
Remove window air conditioners for winter or put weatherproof covers on them		✓	
Clean dirt and dust from around furnaces, condensing unit, grills and registers	✓	✓	
Service humidifier and dehumidifier		✓	
<b>PLUMBING SYSTEM</b>			
Check faucets hose bibbs, flush valves and sinks for leakage and corrosion	✓	✓	
Have service person check septic system			✓
Check water heater for leakage, corrosion and obstruction			✓
<b>GROUNDS AND YARD</b>			
Drain outside water lines and hoses		✓	
Clean area wells, window wells and storm drains	✓	✓	
Check driveways and sidewalks for cracks and yard for soil erosion	✓	✓	

## Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them? Has your financial situation changed due to a mortgage payment increase, loss of job, divorce, medical expenses, increase in taxes or other reasons?

1. **Do not ignore the problem.** The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.
2. **Contact your lender as soon as you realize that you have a problem.** Lenders do not want your house. They have options to help borrowers through difficult financial times.
3. **Open and respond to all mail from your lender.** The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notices of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
4. **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you cannot make your payments. Learn about foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.
5. **Understand foreclosure prevention options.** Valuable information about foreclosure prevention (also called loss mitigation) options can be found online.
6. **Contact HOPE, a HUD-approved housing counseling agency.** HOPE housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender.
7. **Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses—cable TV, memberships, entertainment—that you can eliminate. Delay payments on credit cards and other “unsecured” debt until you have paid your mortgage.
8. **Use your assets.** Do you have assets—a second car, jewelry, a whole life insurance policy—that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts do not significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
9. **Avoid foreclosure prevention companies.** You do not need to pay fees for foreclosure prevention help—use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month’s mortgage payment) for information and services your lender or a HOPE housing counselor will provide free if you contact them.
10. **Do not lose your home to foreclosure recovery scams!** If any firm claims they can stop your foreclosure immediately and if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional or a HOPE housing counselor.

### HOPE’s Recommended Household Monthly Budget Plan



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## HOPE Staff

HOPE staff is here to help you in any way we can. Feel free to contact us at 228-6280 with any questions or concerns.

**Andy Kegley**  
Executive Director  
Ext. 211  
akegley@wythehope.org

**Jodie Altice**  
Deputy Director  
Ext. 214  
jaltice@wythehope.org

**Russell Catron**  
Homeownership Coordinator  
Ext. 213  
rcatron@wythehope.org

**Michelle Eller**  
Housing Counselor  
Ext. 212  
meller@wythehope.org

**Charline Hardin**  
Receptionist/Central Intake  
Ext. 200  
chardin@wythehope.org

**Paul Lindamood**  
HOPE Homes Counselor  
Ext. 215  
plindamood@wythehope.org

**Jane Richardson**  
Housing Counselor  
Ext. 256  
jrichardson@wythehope.org

**Amanda Romans**  
Lead Housing Counselor  
Ext. 216  
aromans@wythehope.org



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Check out the HOPE website at [www.wythehope.org](http://www.wythehope.org).

