



Helping You Build
An Affordable Future

TLC Newsletter

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SEPTEMBER 2009

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Summer '09 Post Homeownership Class



Chris Paterna of
House Huggers Home Inspections

15 families attended TLC's semi-annual Post Homeownership Workshop on Monday, July 13th at the Tallahassee Board of Realtors.

Workshop attendees included home buyers who received assistance through TLC and purchased their homes between January 2008 and June 2009.

Featured presenters and topics included: Tallahassee Police Department Officer James Byrd, Home Safe Home; House Huggers Home Inspector Chris Paterna, Maintaining Your Home's Maximum Value; and City of Tallahassee Energy Services Specialist Bob Seaton, Energy Efficiency. Dinner, com-

pact fluorescent lights bulbs and home maintenance & repair books were provided to each family present. Approximately 60% of the participants signed up to file for their homestead tax exemption at the event. Door prizes of \$20 Lowes gift cards were compliments of TLC. The next class is tentatively set for January 2010. **We'll keep you posted!**

What's New at TLC

FY 2009 HUD Housing Counseling Grant Application was submitted by TLC in July 2009 for reverse mortgage, delinquency, and prepurchase counseling, home buyer education, loan document review counseling, training and marketing/outreach. We will keep you informed of the outcome.

NeighborWorks Application was submitted by TLC in September 2009 with the hopes of becoming a NeighborWorks network member. Each member organization benefits from grants, technical assistance, training and other resources to assist in the community revitalization and affordable housing production of nonprofits, like TLC.

TLC Annual Lender Meeting will be held on October 7th at 9:30 a.m. at Envision Credit Union - 3rd Floor Conference Room (440 North Monroe Street).

TLC Annual Board Meeting will be held on October 14th at 11:30 a.m. at Envision Credit Union - 3rd Floor Conference Room (440 North Monroe Street).

City of Tallahassee New Approved Home Inspector Requirement

HUD has decreed that all buyers that will receive down payment assistance must have a home inspection done that satisfies the requirements of the Form HUD-52580-A, Inspection Form. The link below will take you directly to the form.

<http://www.hud.gov/offices/adm/hudclips/forms/files/52580-a.pdf>

The City of Tallahassee's current list of approved Home Inspectors are as follows:

1. House Huggers Home Inspections
2. Legacy Home Inspections
3. National Property Inspectors
4. Southern Home Consultants, Inc.
5. Wagner Home Inspections

For more information on the new home inspector requirement, contact TLC's Housing Administrator, Tonya McClure at 222-6609 ext.105 or tmcclure@tallahasseelenders.org.

ALL clients TLC disburses DPA funds to MUST have a home inspection done by an approved home inspector.



TLC STAFF

Libby Lane
Executive Director

Nicole Everett
*Assistant Executive
Director*

Karen Blankenship
*Housing Counseling
Manager*

Len Hardy
*Administrative
Assistant*

Tonya McClure
*Housing
Administrator*

Natasha Rubie
*Homeownership
Specialist*

Save the date! - Mark your Calendar!



2010 HOME BUYER SHOWCASE

WHERE: North Florida Fairgrounds (tentative)

WHEN: Saturday, March 13, 2010

TIME: 10:00 A.M. to 2:00 P.M.

Free Admission * Free Parking
Lenders * Real Estate Professionals
Homebuyer Workshops * Tour of Homes
Children Activities * Drawings & Giveaways

We need volunteers to serve on the 2010 Home Buyer Showcase planning committee.

Please contact Nicole Everett at 850-222-6609 ext.101 if you're interested in giving your time and talents.

Donation Request

The Tallahassee Lenders' Consortium, Inc. is a not-for-profit corporation classified as an exempt 501(c)3 organization by the IRS. Therefore donations from corporations and individuals qualify for maximum tax benefits allowable by the IRS.

If you are interested in learning about how to donate to TLC, please contact our Executive Director, Libby Lane, at llane@tallahasseelenders.org or call (850) 222-6609 ext 104.

Leon County: Foreclosure Prevention Program

Help For Homeowners Facing The Loss of Their Homes:

Leon County will provide up to \$7,500 in foreclosure prevention assistance to qualified Leon County residents to bring current the existing first mortgage for their primary residence. Assistance will be approved for the amount required to bring the mortgage current after other relief measures have been exhausted, credit counseling and refinancing costs, where applicable. Applicants will be considered on a first-come, first-qualified basis.

Program Eligibility

- Applicant must be delinquent at least 60 days, and have received notifica-



tion in writing from their lender the foreclosure proceedings have been initiated.

- Applicants must be the property owner(s) of the property for which assistance is being requested must be their primary residence.
- Property types include: single family

homes, condos and town homes. Mobile homes and ineligible.

- The market value of the home for which foreclosure prevention assistance is being requested cannot exceed \$204,000.
- Applicants being qualified as extremely low, very low, low, or moderate income at the time foreclosure assistance is requested.
- Applicant must provide proof of residency in the unincorporated area of Leon County.

Don't lose your home! Call today!

Contact Leon County Housing Services for more information at (850)606-1900 or www.MyLeonHome.org.

The Florida Housing Coalition's 22nd Annual Statewide Affordable Housing Conference: The Route To Recovery (September 21-23, 2009-Orlando, FL)

TLC staff persons Nicole Everett and Natasha Rubie attended the Florida Housing Coalition's 22nd Annual Statewide Affordable Housing Conference in Orlando, Florida on September 21 and 22 compliments of Capital City Bank. There were an estimated 660 conference attendees in attendance from all over the state. The Neighborhood Stabilization Program (NSP) was a hot topic at this year's conference along with Green

Building and Foreclosure Prevention. U.S. HUD Assistant Secretary for Community Planning and Development, Mercedes Marquez spoke passionately at Tuesday's luncheon about the important work that affordable housing professionals in both the public and private sectors have ahead of them in order to help stabilize communities. Secretary Marquez said, "The role of government is to empower citizens to be the most that they can be."



Nicole Everett & Natasha Rubie at 2009 FHC Conference at the Rosen Shingle Creek in Orlando, Florida

Ask the Credit Counselor



Should I work with a company who offers to repair my credit?

You see the advertisements in newspapers, on TV, and on the Internet. You hear them on the radio. You get fliers in the mail. You may even get calls from telemarketers offering credit repair services.

They all make the same claims:

- “Credit problems? No problem!”
- “We can erase your bad credit — 100% guaranteed.”
- “Create a new credit identity — legally.”
- “We can remove bankruptcies, judgments, liens, and bad loans from your credit file forever!”

Do yourself a favor and save some money, too. Don't believe these statements. Only time, education, a conscious effort, and/or a personal debt repayment plan will improve your credit report. For more information on how TLC can help with housing/credit counseling, please call 222-6609.

Tallahassee Lenders' Consortium



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Tallahassee Lenders' Consortium

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Our office will be
closed on **Monday,**
October 12, 2009 in
observance of
Columbus Day.

TLC's mission is to improve people's ability to obtain safe, decent, affordable housing by providing homebuyer education, access to affordable financing and housing options.
For more information call today (850) 222-6609 or visit TallahasseeLenders.org.

Why the 2010 Census is Important and How You Can Become Involved!

The U.S. Census Bureau has issued a call to action for every resident in our nation: "Be Counted in 2010." Every year the federal government allocates more than \$300 billion to states and communities based, in part, on census data. The data acts as a guide to help plan for new hospitals, roads, schools and more.

Census Day is April 1, 2010, and the questionnaire, a short 10 question form, will be delivered to households via the U.S. mail in March 2010. By law, the Census Bureau cannot share an individual's census questionnaire responses with anyone, including other federal agencies and law enforcement entities. The questionnaires remain confidential for 72 years!

How can you become involved? In the fall of 2009, recruitment will begin for census takers to support the peaking workload expected in 2010. For more information contact the U.S. Census Bureau, Atlanta Regional Census Center by calling 1-888-586-9439 or E-mail: atrcc.2010jobs@census.gov.

You can also talk to your friends and neighbors about the census to encourage participation.
Stand up and be counted!

United States Census 2010

Education Calendar

Orientation

Leon County Public Library
6:00 pm—8:00 pm
Offered: October 5, October 27, November 9,
November 23, December 8, December 22

Homebuyer Education Part I

Tallahassee Board of Realtors
5:30 pm—8:30 pm
Offered: October 7, November 4, December 2

Homebuyer Education Part II

Tallahassee Board of Realtors
5:30 pm—8:30 pm
Offered: October 8, November 5, December 3

Homebuyer Education Parts I- II

Tallahassee Board of Realtors
9:00 am—3:00 pm
Offered: October 17, November 21,
December 19

Personal Financial Education

B. L. Perry Public Library
6:00 pm—8:00 pm
Offered: October 22, November 18

Homebuyer's Club

Tallahassee Board of Realtors
6:00 pm—8:00 pm
Offered: December 21, 2009



MEETING LOCATIONS

Leon County Public Library
200 West Park Avenue (Room A)
*Directions: Downtown, East of Duval
West of Bronough Streets*

Tallahassee Board of Realtors
1029 Thomasville Road
*Directions: Between 4th and 5th
Avenue across from What-A-Burger*

B. L. Perry Public Library
2804 South Adams Street
*Directions: South on Adams across
from Main Post Office.*

Please call our office at (850) 222-6609 to pre-register for classes.