

## Our Thanks

*We sincerely appreciate all the support we have garnered for this event. Without our many sponsors and participants this event would not have been possible. Together we can educate all citizens in Leon County of ways to get assistance as a home owner or home buyer.*

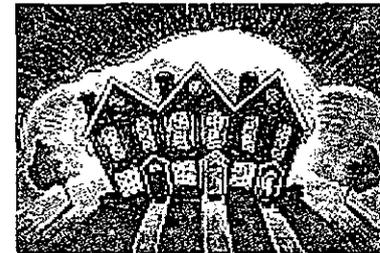
*Special thanks to our main participants Home Depot and Superior Bank for your time and effort.*

*For more information contact:*

Leon County Division of Housing  
Services  
918 Railroad Avenue, Tallahassee,  
Florida 32310  
Ph: 850 606 1900  
Fax: 850 606 1901  
[www.leoncountyfl.gov/hhs](http://www.leoncountyfl.gov/hhs)



Leon County Division of  
Housing Services  
Presents



# HOME EXPO & CHRISTMAS TOY DRIVE

## EXTRAVAGANZA!

December 18, 2010

10:00am - 2:00pm

At 918 Railroad Avenue,  
Tallahassee, Florida

(In the Community Conference  
Room)

Attachment # \_\_\_\_\_  
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## Leon County Division of Housing Services

### *Core Values*

Honesty  
Objectivity  
Understanding  
Supportive  
Innovative  
Networking  
Gracious  
  
Standards  
Ethics  
Responsiveness  
Vision  
Integrity  
Confidence  
Effectiveness  
Safety

### *Event Purpose:*

The aim of this event is to assist the homeowners and homebuyers of Leon County by educating and informing them of ways to maintain their existing home, preventing foreclosure and tips for homebuyers.

### *Mission Statement*

The Division of Housing Services is committed to providing the very low, low and moderate income citizens of unincorporated areas of Leon County with safe, sanitary and affordable homes through the provision of funds for rehabilitation, home counseling and down payment assistance.  
We are dedicated to serving Leon County residents with professionalism, management, leadership and support of the Division consistent with Board policy and the mission of Leon County.

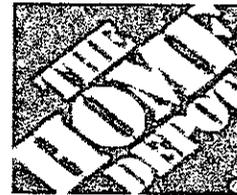
*Next Event:* Monthly Home Expo  
January 15 2011  
10am - 2:00pm  
Tel: 850 606 1900 for more information

## Our Participants



### **The Leon County Division of Housing Services**

Address: 918 Railroad Avenue  
Tallahassee, Florida 32310  
Tel: 850.606.1900



### **The Home Depot**

Address: 3200 Capital Circle  
Northeast Tallahassee, Florida 32308  
Tel: 850.531.8404



### **Superior Bank**

Address: 1276 Metropolitan  
Blvd Tallahassee, Florida  
32312  
Tel: 850 668 3563

Attachment #



## Home Buyers Tips!

- Get pre-approved for a mortgage before you make an offer.
  - Without a pre-approved mortgage the seller may accept a competing offer for less money rather than take the risk that you won't be able to raise mortgage money. A pre-approval letter from your lender tells the seller you are ready and able to commit.
- Know when to quit.
  - Do not act on emotion, rather than reason, you may end up paying too much money. Loving a house to the extent that you must have the house may lead to you paying too much money and you may regret it later.
- Set aside enough money to cover closing costs.
  - Closing costs can add up to between two and six percent of your loan, so ask your lender to give you a Good Faith Estimate of the loan-related fees you'll have to pay. Also get your real estate agent to compile a list of other expenses.
- Insist on a home inspection.
  - The one condition you should always include in an offer to purchase is a home inspection. Find out how much it will cost to fix any defects and have the seller fix them before you agree to buy or deduct the estimated cost from the final price you offer.
- Try to coordinate the date you take possession of your new home and your moving date.
  - Try to reduce extra cost by moving to the area and having to stay at a hotel because the seller not ready for you to move in.

## Kids Corner!

### Find a Word

G	U	T	T	E	R	X	R	K	O
L	A	T	T	I	C	B	E	C	O
A	I	R	B	D	O	A	T	E	F
W	C	G	D	G	V	S	N	D	H
N	I	E	H	E	J	E	U	D	H
K	R	M	S	T	N	M	O	O	O
N	O	R	A	L	L	E	C	O	U
H	O	M	E	O	W	N	E	R	S
P	F	S	V	E	N	T	W	S	E

### Word List

Attic	Eaves	Light
Basement	Garden	Roof
Cellar	Gutter	Vent
Counter	Homeowner	
Deck	House	
Doors	Lawn	

## Money Tips for Kids!

### Key Words

- A budget is a plan for how you will use your money.
- Income is the amount of money you receive such as your allowance.
- Expense is something that you spend money for such as lunch.

### Budgeting

- How to Budget:
  - Draw a table with 4 columns. The 1st is for description, the 2nd for income, the 3rd for expenses and the last for balance. Your table should look like the table below.

#### **INCOME**

- Under "Description" write down all your sources of income first. Then fill out the amount under the income column. Leave the expenses column blank, and then write your balance in the balance column. Your balance will increase since your income is money you are getting.

#### **NEEDS**

- After you have completed your income, write down all the things you have to pay for every week. (Example: lunch at school, pay for bus to and from school)
- Then leave the income column blank and fill out the Expenses table with the amount each item costs. In the Balance column, subtract the expenses from your previous balance. The remaining value is the amount of money you will have to save or spend on your wants.

#### **WANTS**

- Under that section, write down all the things you would like for that week (Example: a new video game, a movie, or candies)
- This is called separating your wants from your needs. Your needs are the things you have to do each week while the wants are things you want but can do without. (*Remember: your needs always comes first, and if money is left over then you can get your wants*)
- After you have completed your "wants" listing, follow the same procedure for your previous expenses.
- Now you can see clearly if you can get the things you want this week or if you are able to save.

Description	Income (+)	Expenses (-)	Balance
Weekly Allowance	\$15	-	\$15
Lunch	-	\$5	\$10
Transportation	-	\$2	\$8
Candy	-	\$3	\$5

## Home Owners Tips!

- Keep a record of all your house documents in a safe central place.
- Make a list of who to call for repairs or maintenance
- Develop a household budget
- Keep an eye on your credit report
- Have a schedule for house maintenance
- Every 6 months check:
  - Roof - check shingles
  - gutters and downspouts - Remove debris
  - Veneer or siding - check bricks and painting
  - Windows and doors - check caulking
  - Asphalt driveway - check for cracks
  - Water heater drain
  - Smoke detector - check batteries
  - Basement - check for cracks, leaks and termites
- Every 3 months check:
  - Lawn and Garden - check for tree limbs
  - Attic - Examine for leaks
  - Kitchen - clean dust from refrigerator condenser
- Every month check:
  - Baths - check for leaks in tub, toilet and sink
  - Kitchen - check for leaks and burners on stove
  - Heating System - change filter, check coil
  - Water Heater - check for leaks
  - Smoke detector - check operation

## Our Housing Rehabilitation Programs

### *General Housing Rehabilitation and Weatherization*

This program promotes the preservation of existing housing in unincorporated Leon County while assisting income-eligible home owners in making their homes safe, decent, and habitable. Eligible activities include "gut" rehabilitation, Home Replacement, and the repair of housing systems such as roofing, plumbing, and electrical. It is designed to assist very low, low and moderate income person living in dilapidated houses and/or mobile homes. Houses must be owned by the person or person living in the house. Applications must be made with the Leon County Department of Housing Services.

### *Rehabilitation for Weather Events Program*

This program provides financial assistance to owners still experiencing problems from unmet damages for storm event associated with March and April 2009, in unincorporated Leon County. Eligible activities include "gut" rehabilitation, Home Replacement, and the repair of housing systems such as roofing, plumbing, and electrical. It is designed to assist very low, low and moderate income person living in dilapidated houses and/or mobile homes. Houses must be owned by the person or person living in the house. Applications must be made with the Leon County Department of Housing Services.

## Our Housing Rehabilitation Programs

(Cont'd)

### *Housing Rehabilitation for Affordable Rental Homes Associated with Tropical Storm Fay Program*

This program provides financial assistance to owners of Affordable Rental Property regarding unmet damages from Tropical Storm Fay in 2008, in unincorporated Leon County. Eligible activities includes "gut" rehabilitation, Home Replacement, and the repair of housing systems such as roofing, plumbing, and electrical. It is designed to assist with the preservation and availability of affordable rental houses and/or mobile homes. Houses must be rental units, not owner-occupied units. Applications must be made with the Department of Housing Services.

### *Rehabilitation Rural Assistance Program*

The county will assist very low and low-income residents in the unincorporated rural areas of Leon County through several housing preservation activities: Installation and/or repair of sanitary water and waste disposal systems, together with related plumbing fixtures, which meet with local health department requirements; Energy conservation measure such as: insulation; repair or replacement of the heating system; electrical wiring; repair of, or provision for, structural supports and foundations; and repair or replacement of the roof; replacement of severely deteriorated siding, porches or stoops; and alterations of the unit's interior or exterior to provide greater accessibility for any handicapped person.