# **Leon County Presents**

# 

March 19, 2016 • 9 a.m. - 1 p.m.



**Division of Housing Services** 

Historic Amtrak Station 918 Railroad Avenue Community Room

PEOPLE FOCUSED. PERFORMANCE DRIVEN.

# Leon County Government

### **Values**

**Service** 

Relevance

**Integrity** 

Accountability

Respect

Collaboration

Stewardship

Performance

Transparency

Vision

### Vision Statement

As home to Florida's Capitol, Leon County is a welcoming, diverse, healthy, and vibrant community, recognized as a great place to live, work and raise a family. Residents and visitors alike enjoy the stunning beauty of the unspoiled natural environment and a rich array of educational, recreational, cultural and social offerings for people of all ages. Leon County Government is a responsible steward of the community's precious resources, the catalyst for engaging citizens, community, business and regional partners, and a provider of efficient services, which balance economic, environmental, and quality of life goals.

### **Housing Services Goal Statement**

To promote safe, sanitary, and affordable housing through homeowner education, counseling, and home rehabilitation in the unincorporated areas of Leon County.

### **Event Purpose**

The aim of this event is to assist homeowners and homebuyers of Leon County by leveraging community partnerships and providing educational and informational ways to maintain their existing home. Also, homeowners and home buyers will learn more about preventing foreclosure and providing down payment assistance to Veterans & First-Time Homebuyers.

### **Next Event**

## 9/11 Day of Service and Remembrance

Fall 2016

Call (850) 606-1900 for more information.



# **Program Overview**Lamarr Kemp

DIRECTOR OF HOUSING SERVICES

9:00	
9:15	Demonstrations: Office of Sustainability & HSCP
9:15	
9:35	
9:35	
10:00	Demonstrations: Office of Sustainability & HSCP
10:00	
10:25	Demonstrations: Office of Sustainability & HSCP
10:25	. Classroom: United States Department of Agriculture & HSCP
10:50	
10:50	
11:15	Demonstrations: Office of Sustainability & HSCP
11:15	
11:40	Demonstrations: Office of Sustainability & HSCPP
11:40	
12:00	Lunch & Fair Housing Quiz
12:30	

# **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 six months check:
  - » Roof check shingles
  - » Gutters and downspouts remove debris
  - » Veneer or siding clean and check bricks or 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 three months check:
  - » Lawn and Garden check for tree limbs
  - » Attic examine for leaks
  - » Kitchen clean dust from refrigerator condenser
- Every month check:
  - » Bathroom 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

# Understanding How Your Credit Score is Determined

Answers to the following questions determine your credit score.

### Do you pay your bills on time?

The answer to this question is very important. If you have paid bills late, have had an account referred to a collection agency, or have ever declared bankruptcy, this history will show up in your credit report.

### What is your outstanding debt?

Many scoring models compare the amount of debt you have and your credit limits. If the amount you owe is close to your credit limit, it is likely to have a negative effect on your score. Keep balances near 50% to have a positive impact.

### How long (old) is your credit history?

A short credit history may have a negative effect on your score, but a short history can be offset by other factors, such as timely payments and low balances.

### Have you applied for new credit recently?

If you have applied for too many new accounts recently, this may negatively affect your score. However, if you request a copy of your own credit report, or if creditors are monitoring your account or looking at credit reports to make prescreened credit offers, these inquiries about your credit history are not counted as applications for credit.

### How many and what types of credit accounts do you have?

Many credit-scoring models consider the number and type of credit accounts you have. A mix of installment loans, revolving and or credit cards may improve your score. However, too many finance company accounts or credit cards might hurt your score.

# **Partners**



# **United States Department of Agriculture**

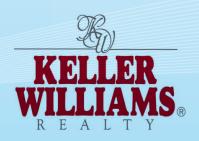
2741 Pennsylvania Avenue Marianna, FL 32448 (850) 526-2610 Ext.5 www.RD.USDA.gov/FL



# **Tallahassee Lenders Consortium** 224 Office Plaza Dr.

Tallahassee, FL (850) 222-6609 www.Tallahasseel.ende

www.TallahasseeLenders.org



### **Keller Williams**

**Town and Country Realty** 1520 Killearn Center Blvd.

Tallahassee, FL 32309 (850) 321-7280

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### AREA Education/Outreach Chair Kingdom First Realty

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www.KFRProperties.com



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Capital Area Community Action Agency, Inc. 309 Office Plaza Drive Tallahassee, FL 32301 (850) 222-2043 Ext.102 Fax: (850) 942-2090 www.CACAAinc.org



**Big Bend Habitat for Humanity** 2921 Roberts Avenue Tallahassee, FL 32310 (850 574-2288 www.BigBendHabitat.org



**Leon County Office of Human Services** & Community Partnerships 918 Railroad Avenue, Tallahassee, FL 32310 (850 606-1900

Leon County Office of Sustainability 7550 Apalachee Parkway Tallahassee, FL 32311 (850) 606-1827 www.LeonCountyFL.gov

### Value Proposition

### What You Get as a Taxpayer and a Stakeholder in our Community

Leon County government leverages partnerships, embraces efficiency and innovation, and demands performance to the benefit of our taxpayers. We actively engage our citizens, not only as taxpayers, but as stakeholders and cocreators of our community – providing meaningful opportunities to capitalize on their talents in making important decisions and shaping our community for future generations.

### **Board of County Commissioners**

Chairman Bill Proctor DISTRICT 1 COMMISSIONER

Vice-Chairman John E. Dailey
DISTRICT 3 COMMISSIONER

Jane G. Sauls
DISTRICT 2 COMMISSIONER

Bryan Desloge
DISTRICT 4 COMMISSIONER

Kristin Dozier
DISTRICT 5 COMMISSIONER

Nick Maddox
AT-LARGE COMMISSIONER

Mary Ann Lindley
AT-LARGE COMMISSIONER

Vincent S. Long
COUNTY ADMINISTRATOR

# **Leon County Housing Finance Authority & Leon County Division of Housing Services**

918 Railroad Avenue, Tallahassee, Florida 32310 Phone: (850) 606-1900 • Fax: (850) 606-1901 www.LeonCountyFL.gov/Housing