

Leon County Presents

SPRING HOME EXPO

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.

Agenda



Program Overview

Lamarr Kemp

DIRECTOR OF HOUSING SERVICES

- 9:00..... Classroom: Volunteer LEON
- 9:15..... Demonstrations: Office of Sustainability & HSCP
- 9:15..... Classroom: Big Bend Habitat for Humanity
- 9:35..... Demonstrations: Office of Sustainability & HSCP
- 9:35..... Classroom: Capital Area Community Action Agency
- 10:00 Demonstrations: Office of Sustainability & HSCP
- 10:00 Classroom: AREA/Kingdom First Realty
- 10:25..... Demonstrations: Office of Sustainability & HSCP
- 10:25... Classroom: United States Department of Agriculture & HSCP
- 10:50..... Demonstrations: Office of Sustainability & HSCP
- 10:50..... Classroom: Keller Williams Realty
- 11:15..... Demonstrations: Office of Sustainability & HSCP
- 11:15..... Classroom: Tallahassee Lenders' Consortium
- 11:40..... Demonstrations: Office of Sustainability & HSCPP
- 11:40..... Classroom: Spencer Law Group
- 12:00 Lunch & Fair Housing Quiz
- 12:30..... Door Prize Drawings

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



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AREA Education/Outreach Chair

Kingdom First Realty

1363-C East Lafayette Street
Tallahassee, FL 32301
(850) 509-5559
www.KFRProperties.com



SPENCER LAW GROUP, LLC

Spencer Law Group, LLC
3656 Shamrock Street West
Tallahassee, FL
(850) 894-3888

gwendolyn@spencerlawgroupllc.com
gennah@spencerlawgroupllc.com
staff@spencerlawgroupllc.com



**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 co-creators 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

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DISTRICT 1 COMMISSIONER

Vice-Chairman **John E. Dailey**
DISTRICT 3 COMMISSIONER

Kristin Dozier
DISTRICT 5 COMMISSIONER

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DISTRICT 4 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