



Home Helper

Jan Backlin, Director

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The Director of Homeownership Programs welcomes it's readers.....

Welcome to Home Helper. We try to provide information and helpful tips that are useful for homeowners or anyone else.

Unfortunately, we have seen a rise in foreclosure this last year. The majority of home owners had refinanced to pay off debt or cash out their equity. The mortgages were increased and so were the payments. People found themselves stretching their budgets to make their mortgage payments. Then, beyond their control a life situation happened as in job loss or illness and they went into mortgage default with some going into foreclosure. A lesson learned by many, is to

think twice and maybe three times before refinancing. Make sure the mortgage you have is affordable and you have an emergency fund so you do not have to worry if one of those life situations happen.

*Jan Backlin, Director
Homeownership Programs*

Foreclosure Statistics:

In 2009 Anoka County has seen economic adversity, with a significant increase in foreclosures. Anoka County had 2,430 Sheriff's Sales in 2009. ACCAP is the primary service provider for Foreclosure Counseling in Anoka County and we served a total of 999 clients and saved 756 households from

foreclosure. Because of the increase in foreclosures, ACCAP implemented a Foreclosure Hotline to deal with this high demand. The hotline is available 24 hours a day and can be called at (763) 783-4880. Homeowners call our hotline and one of our counselors returns their calls as quickly as possible. In 2009 we received 5,323 calls to our hotline. Our counselors meet with clients in one to one counseling sessions to go over their options and try to help save their home. Since we have seen an increase in calls, we have set up a few foreclosure workshops throughout the county to try and get our clients in quickly and start our process to try and help save their home.

Sometimes our best is simply not enough... we have to do what is required.

~Sir Winston Churchill

Mission Statement

The Anoka County Community Action Program, Inc. is an innovative catalyst for empowering lower income Anoka County residents to achieve their aspirations and dreams.

Bathroom Remodeling - a Fresh, New Look for Your Home

Whether you live in California, New York, Florida or Colorado, a [bathroom remodeling](#) is something that can give your home a fresh, new look. Either as a stand alone project, or as part of a larger home remodeling. Everything from simple aesthetic changes to a complete structural overhaul.

Many homeowners opt to refresh the décor of their bathroom with new flooring; especially ceramic tile. There are nearly endless types and styles to choose from. Select from the inventory of a flooring retailer in your area. Ceramic tile is the obvious upgrade from bathroom carpeting for the reason of exposure to water and ease of upkeep.

Save on Costs by Completing Some of the Work Yourself

Some homeowners opt to do all or parts of the bathroom remodeling work themselves. When it comes to laying ceramic tile, however, it may be wise to enlist the services of a professional tile installer. Once you have selected a contractor, discuss various aspects of the project with him; ask what work, if any, you can complete to help keep costs down.

Many bathrooms have carpeting or sheet goods (such as vinyl) that will need to be removed. This is often something homeowners can complete themselves.

Hire a Professional for the Technical Stuff

After the old flooring has been removed, preparations should be made to install the new. If the

subfloor is rough or uneven, an underlayment will most likely need to be installed. If you are installing ceramic tile, the best underlayment is either concrete board such as Duroc, or concrete-impregnated masonite, also known as Hardy Backer.

Some tile manufacturers suggest gluing the tile down to the plywood underlayment. However, check with a professional installer first. Some professional installers recommend using a concrete product for the underlayment, so that thin-set mortar can be used to attach the tile. That way, maximum adhesion is accomplished.

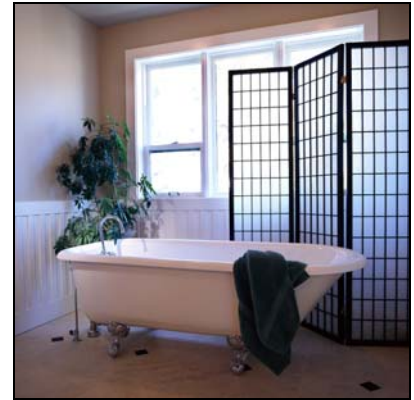
A total thickness of 1 ¼ “to 1 ½ “is recommended for subfloor layers. This will provide stability and a deck that will not move or flex, causing tile or grout to crack and come loose.

Once tile is installed and cured, grout is applied to fill in between the tiles. Multiple applications of a high-quality grout sealer is advised for extended trouble-free durability.

The first seal is applied once grout is cured; additional coats are applied at 6 to 12 month intervals for a total of 2 to 3 coats. Make sure tile and grout is thoroughly cleaned before each application. Properly installing ceramic tile for your bathroom remodeling project requires a certain level of technical skill. That is why you may want to enlist the services of

a professional stone or tile mason.

As taken from www.handyamerican.com



Success is not measured by what a man accomplishes, but by the opposition he has encountered and the courage with which he has maintained the struggle against overwhelming odds.

~Charles Lindbergh, Aviation pioneer

Layaway: Another Way to Buy

If you don't want to pay with plastic and you don't have the necessary cash on hand, you may want to ask a merchant about a layaway plan. Layaway purchase plans are designed for people who want to buy products and services without using credit or paying the full price immediately.

When you buy an item on credit, you take the merchandise home with you. When you use layaway, you typically put down a deposit — usually a percentage of the purchase price — and pay over time; the retailer holds the merchandise for you in reserve. You take the merchandise only when you have paid for the item in full.

The Federal Trade Commission (FTC), the nation's consumer protection agency, says it's important to ask

questions about how particular layaway plans work. Doing a little research on the front end can help you avoid problems later.

Layaway Tips

Get the merchant's layaway policy in writing. Look for details on:

- **the terms of the layaway plan:** how much time you have to pay for the merchandise or service; when your payments are due; the minimum payment required; and possible charges for using the plan, like a service fee. Find out if there is a fee or a penalty for missed or late payments: Will your contract be cancelled? Will the merchandise be returned to inventory?

- **the refund policy:** If you decide

you don't want the merchandise after you've made some or all the payments, can you get a refund? Retailers' policies may differ: some give you all your money back; others may charge a non-refundable service fee; still others may offer a merchant credit for the amount you paid.

Check out the business. Contact your state Attorney General's Office (www.naag.org), local consumer protection agency (www.consumeraction.gov), and your local Better Business Bureau (www.bbb.org). They can tell you if consumers have filed complaints against the retailer or online service.

FORECLOSURE PREVENTION FACTS

Mortgage Payments Sending You Reeling? Here's What to Do. The possibility of losing your home because you can't make the mortgage payments can be terrifying. Perhaps you are one of the many consumers who took out a mortgage that had a fixed rate for the first two or three years and then had an adjustable rate. Or maybe you're anticipating an adjustment, and want to know what your payments will be and whether you'll be able to make them. Or maybe you're having trouble-making ends meet because of an unrelated financial crisis.

If You Are Behind On Your Payments. You don't have to go through the foreclosure prevention process alone. An ACCAP Foreclosure

Prevention Counselor can help assess your situation, answer your questions, go over your options, prioritize your debts, and help you with discussions with your loan servicer. Housing counseling services are provided at no cost and we will not try to sell you anything.

Be Alert to Scams. Scam artists follow the headlines, and know there are homeowners falling behind in their mortgage payments or at risk for foreclosure. Their pitches may sound like a way for you to get out from under, but their intentions are as far away from honorable as they can be. They mean to take your money.

The typical loan servicing options considered by the lender are: Re-

instatement. Repayment plan Forbearance Loan modification ACCAP foreclosure prevention counselors understand what loan servicers are looking for in the application for forbearance.

It is extremely important that you seek counseling and take action early. Let an ACCAP Counselor assist you in evaluating your options so the best possible outcome can occur! Call today! Call out hotline at 763-783-4880 and leave your name and a good call back number where you can be reached. A Counselor will call to schedule a personal appointment and to gather some preliminary information so we can get started on evaluating your options.

Non-Toxic Cleaning Recipes Basic supplies:

DO:

- Read and follow all label directions on all products you purchase.
- Label all containers with ingredients, intended use, and date made.
- Keep all containers out of children's reach.
- Keep all containers closed when not in use.
- Use only non-chlorine bleach if you feel you must use a bleach product. Use it by itself.
- Control pests by eliminating their food, water, and access.

DON'T:

- Don't use food or beverage containers for cleaning chemicals of any type.
- Avoid using bleach and ammonia. **Never** mix these products with each other—or with any other product.
- Avoid using chemical pesticides.

All-purpose cleaner:

1/4 cup white vinegar
2 tsp. borax
3 1/2 cups hot water
20 drops lemon or lavender essential oil
1/4 cup liquid dish soap
In a 32-oz. spray bottle, mix the vinegar, borax, and water thoroughly. Add essential oil if desired. Add dish soap last.

Floor cleaner

1/8 cup liquid soap
1/4 to 1/2 cup white vinegar or lemon juice

1/2 cup herb tea (Peppermint has antibacterial qualities.)
Combine ingredients in pail with 3 gallons of warm water. Swirl until it is sudsy. Rinse with 1 cup of vinegar in 3 gallons of cool water.

Wood floor cleaner

Use 1/2 cup vinegar per gallon of water. Wipe dry.

Wood cleaner

1/4 cup white vinegar
1/4 cup water
1/2 teaspoon liquid soap
a few drops olive oil
Combine the ingredients in a bowl, saturate a sponge with the mixture, squeeze out the excess, and wash surfaces. The smell of vinegar will dissipate in a few hours.

- Baking soda
- Bon Ami cleanser
- Borax
- Lemon or lime juice
- Liquid dish soap
- Vegetable oil
- Washing soda
- White vinegar
- Non-scratch scrubber sponge

Furniture polish

1/2 teaspoon olive oil
1/4 cup vinegar or lemon juice
Mix the ingredients in a glass jar. Dab a soft rag into the solution and wipe onto wood surfaces.

Carpet spot remover

Blot immediately. Sprinkle with baking soda, cornstarch, or borax and let dry. Wash with club soda and vacuum.

Window cleaner

1/4 cup white vinegar
1/2 teaspoon liquid soap or detergent
2 cups water
Combine the ingredients in a spray bottle, and shake to blend.

Oven cleaner

1 cup or more baking soda
a squirt or two of liquid soap
Sprinkle water generously over bottom of oven, then cover the grime with enough baking soda so surface is totally white. Sprinkle more water over top. Let sit overnight. Wipe up the grease the next morning; then with a bit of liquid soap on a damp sponge, wash remaining residue from the oven.

Soft scrubber; Basin, tub and tile

1/2 cup baking soda
enough liquid soap or detergent, to make frosting-like consistency
5 to 10 drops antibacterial essential oil, such as lavender (optional)
Place baking soda in bowl; slowly pour in liquid soap, stirring continually. Add essential oil. Scoop mixture onto sponge, wash surface, and rinse. (Bon Ami is another option.)

Rust remover for sinks and tubs

Sprinkle a little bit of salt on the rust, squeeze a lime over the salt

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until it is nicely soaked in lime juice. Leave the mixture on for two or three hours. Use the leftover rind as a handy scrubber. Rust is gone.

Unclog and deodorize drains

Sprinkle a generous amount of baking soda in and around the drain opening. Follow with a cup of white vinegar. Repeat if needed, and finally flush with very hot water.

Toilet bowl cleaner

Use Bon Ami cleanser with a non-scratching scrubber sponge.

Bacteria, mold, and germs

A straight 5% solution of vinegar – such as you buy in the supermarket – *is effective for eliminating harmful bacteria, mold, and germs.* Keep a spray bottle of vinegar in your kitchen and in your bathroom.

Borax, non-chlorine bleach, and washing soda can be used by

themselves as household cleaners and laundry products in accordance with label directions. They can also be mixed with certain other products for certain uses. All of these products are harmful if swallowed. Washing soda **is not** the same as baking soda and should not be used in place of baking soda.

For additional recipes, www.care2.com and www.thegreenguide.com.

All the beautiful sentiments in the world weight less than a single lovely action. ~James Russell Lowell

Mortgage Loan Programs

Buying a first home can seem overwhelming. Minnesota Housing can help.

What do Minnesota Housing Mortgage Loan Programs have to offer?

Mortgage loans to purchase a home through [local lenders](#) for qualified low and moderate income [first-time homebuyers](#) in Minnesota Temporary financing to [purchase and rehabilitate](#) a home 30-year loans with affordable, low, fixed [interest rates](#) for the life of the loan Interest-free loans to [help with your downpayment and closing costs](#)

Which program is right for you?

If you've always wanted a home of your own, now is the time to start. Even if you think you can't afford

it, don't have a down payment or have no idea where to start, Minnesota Housing encourages you to find out if homeownership is right for you.

Minnesota Housing Mortgage Loan Programs

[Minnesota Mortgage Program \(MMP\)](#) - Mortgage loans available throughout Minnesota with entry cost assistance for targeted borrowers [Community Activity Set-Aside \(CASA\)](#) - Mortgage loans for specific community initiatives with entry cost assistance available [Homeownership Opportunity Program \(HOP\)](#) - Mortgage loans for short term, temporary financing for the acquisition and rehabilitation of vacant properties in, or in imminent danger of, foreclosure and for properties

(vacant or occupied) in Foreclosure Impacted Area [Urban Indian Housing Program](#) - Mortgage loans for Native Americans with entry cost and monthly payment assistance

Ready to Apply?

Contact one of our [Lending Partners](#) located around the state, most of whom are right in your own neighborhood. They will assist you with completing your application and getting you started down the road toward successful homeownership.



Home Ownership is a dream!



Homeownership Calendars

Pre-Registration is required



FAIM Financial Fitness Calendar

Call 763-717-7845 or 763-792-8791 for more information
Six-Part Series

- March 1, 8, 15, 22, 29, and April 5

Financial Fitness Workshop Calendar

Call 763-783-4896 for more information
Two-Part Series

- March 10 and 12
- April 14 and 16
- May 19 and 21
- June 16 and 18

Foreclosure Prevention Workshop Calendar

Call 763-783-4880 for more information

- February 26
- March 12
- April 16
- May 21
- June 18

Home Stretch Calendar

Call 763-783-4868 for more information
Four-Part Series

- February 1, 3, 8, and 10
- March 1, 3, 8, and 10