Thinking about an educational or personal goal?... Consider applying for The CLCLT Homeowner Opportunity Fund

To support one-time fees for trainings, conferences, books, tuition, or business development that provide an opportunity for the applicant to work toward a goal that would further their ability to create wealth or build assets for their household or better the community.

For more information:
Victoria at (612) 594-7146 or victoria@clclt.org

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Fall Home Maintenance

Fall is the time to wrap up summer projects and to get your house ready for winter. Here is a helpful checklist that you can cut out and place on your fridge. See your CLCLT Homeowner Manual for more detailed information.

- **Safety Devices:**
  - When you change your clocks to standard time, put new batteries in smoke alarms. Install a carbon monoxide detector, following manufacturer's direction.

- **Plumbing:**
  - If you do not know for sure that your exterior water faucets are the “freeze proof” variety, each water line to the exterior should be shut off at the valve inside the house. Once the inside valve is shut off, open the faucet on the outside, let it drain and leave in the open position.

- **Heating System:**
  - Clean dirt and dust from around the furnace or boiler, and from around heat vents. Check your wall thermostat to make sure it’s not clogged with dust. Check hot water system for leaks around boiler and pipe fittings.

- **Windows:**
  - Check caulking around window and door frames and any place where different materials meet (like where wood meets brick); if you can see an opening or feel draft, caulk or otherwise seal the hole to prevent heat loss and cold drafts. Check weather stripping – doors and windows should fit tightly to avoid heat loss.

- **Attic:**
  - Check underside of roof for water stains or dampness; if you see any, find where the water is penetrating the roof and eliminate the leakage. Check and fill gaps in caulking around pipes, chimneys and other things that pass through the ceiling (to prevent heated air from the house from moving up into the attic).

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Fall Decorating Ideas

September 23rd marked the official start to the fall season. Decorators are saying that this year’s trends continue to include a warmer, more neutral color palette and to find a way to bring nature inside. Here is a small sampling of design ideas for Fall 2014.

Utilize salvaged barn wood, and distressed window shutters and doors. The barn wood – once cut down – can be re-purposed into frames for family photos or other seasonal craft projects. Window shutters make an excellent backdrop for a mantle or entryway table. Prop the distressed doors in a corner or against a bare wall and add a small table with a lamp to display gourds, pumpkins, and other fall-themed items.

Adding the final touches to your seasonal inspiration can be as simple as collecting leaves in various hues from your lawn and placing them inside a clear dish or framing them using the barn wood frame idea from above.

If you are crafty, consider buying gourds in varying sizes and shapes and painting them cream or white and using them as another layer of texture in your overall display. If you are more daring in your design paint the gourds one color as mentioned earlier, but dip the tips into jewel-toned acrylic paint.

Pumpkins are also a classic fall item. Consider turning miniature pumpkins into vessels for succulent plants (such as varieties of hens and chicks, or a miniature aloe plant) by coring out the stem and inserting a small amount of dirt. Larger pumpkins can be carved and displayed, but if you are looking for something a little less traditional consider painting the pumpkins with a monogram letter of your last name or your house number. Another popular idea in the world of crafts is to decoupage fall-themed paper to faux pumpkins and then adding embellishments like ribbon, bows or sequins. Keep in mind that anything that you can do with paint, paper and glue can usually be done to the outside of a real pumpkin.

If all of this is more than you want to do in terms of decorating than never forget the simplicity of an autumn-themed wreath for your front door.
CLCLT Homeowner in the Spotlight: Rhea Blue Arm

Rhea Blue Arm has called Little Earth United Tribes (LEUT) her home for over 20 years. During that time she has watched LEUT undergo changes from her apartments on both “The Big Side” and “The Little Side” of Cedar Avenue (LEUT resident’s nicknames to differentiate between the apartment buildings on either side of Cedar Avenue) in which she was raising her five children. As a result of Rhea’s long-term residency at LEUT and her consistent employment history, she was approached directly by LEUT at the onset of the planning for the Little Earth Homeownership Initiative (LEHI) as a strong candidate for homeownership. Rhea was receptive to the idea of homeownership at LEUT because “I love Little Earth. I really do.” Rhea says, “Little Earth isn’t a bad place it just has a negative reputation because people only hear about the bad stuff. For the longest time we didn’t lock our doors because we felt safe with our neighbors and because there is a strong sense of community.”

Almost six years later, after continued efforts to improve her credit score and pay down debt, Rhea closed on the remodeled two-story home, much to the relief of her children who were key stakeholders in choosing the home Rhea would purchase. “I had my eye on this house from the very beginning, but my significant other wanted a new build, so we let the kids’ decide.” The children also had a front-row seat while their home underwent extensive rehab work (their apartment was directly across the street from the construction area). In fact, not disappointing her kids was one of the motivating factors for Rhea not giving up when the process became challenging or frustrating. “There were a lot of starts and stops due to external factors. My file was passed around the credit counseling center quite a bit because the organization restructured and employees left.” Eventually Rhea found her way to working with Woodlands National Bank and from there she was able to complete the necessary application process and obtain her mortgage pre-approval letter.

When asked how she feels about owning her own home Rhea responds quickly with “At first I didn’t like it. When I first moved in I felt very isolated from the [LEUT] community. We sit in the backyard and don’t hear anything. It’s so quiet.” Another feature of homeownership that Rhea did not anticipate were the insects that would share her backyard. From spiders of various shapes and sizes to grasshoppers, ants, and worms, Rhea has been exposed rather quickly to living nearer to nature. Rhea makes no excuses about being a product of an urban upbringing, however, this increased exposure to nature - while different - is not unwelcome. For instance, shortly after moving in to her home Rhea attempted her first garden with moderate success. Now Rhea confidently declares “I’m finally happy. I’m not stressed or worried about my kids and family. I’m ok. I feel good.”

So what is next for Rhea now that she has achieved her goal of homeownership? “I can speak up about what’s going on in our [LEUT] community and be a positive influence for future LEHI candidates to let them know it is possible. No one in my family has ever owned a home, so I at least want to inspire my kids for homeownership.”