



 glossary

First mortgage

A mortgage that is the primary lien against a property.

Source: Federal Trade Commission

 did you know?

75%

of people believe now is the time to buy a home.

Source: 2016 NAR HOME Survey

 interactive intersection

True or False?

Home inspectors are required to be licensed by the state.

[Click here](#) for the answer.

why you shouldn't skip the home inspection

When you are ready to buy a home, take the opportunity to have the property professionally inspected. In today's competitive market, buyers may be tempted to skip this step, but there are several reasons not to. First, if there are repairs or replacements needed that you don't learn about until after you purchase the home, they become your responsibility. A home inspection gives you peace of mind and/or negotiating power.

Remember that most homes aren't equipped with instruction manuals. A home inspector can help you learn how to:

- shut off the water;
- shut off the gas;
- drain the sprinkler system; and
- change the furnace filter.

Getting a home inspection is worthwhile. Being a proactive homebuyer leads to being a successful homeowner. For more information about home inspectors, contact the [National Association of Home Inspectors](#) and/or the [American Society of Home Inspectors](#).

chfa holds donation drive for at-risk youth

Throughout the year, CHFA staff holds donation drives to raise items for local

nonprofits. Recently, CHFA staff held a drive benefitting [Attention Homes](#), an organization that serves youth in crisis by offering safe shelter, community based-living, and life skills coaching. Attention Homes also works with youth to help them gain self-sufficiency and reunite with their families.

Our staff donated a total of 339 items including clothes, toiletries, tarps, backpacks, ear buds, and Emergen-C packets. At the end of the drive, staff sorted and packed all of the items, which were then delivered to Attention Homes.

Other recent donation drive beneficiaries have included: [Sweet Dream in a Bag](#), [A Precious Child](#), and [Aurora Warms the Night](#).

Being engaged with our community and it is an integral part of our business. We encourage our staff to be involved and we value giving of oneself to strengthen community.



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