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chfa homeowner



try the new chfa financial education app and learn to love financial education

"Financial education" and "fun" aren't usually in the same sentence. That's all changing with CHFA's new partnership with Zogo, a gamified financial education app. Like Duolingo, Zogo rewards users for completing bite-sized education modules and answering short post-lesson quizzes. You can earn points toward gift cards for popular retailers.

As CHFA homeowners, you are among the first to receive access to this free resource.

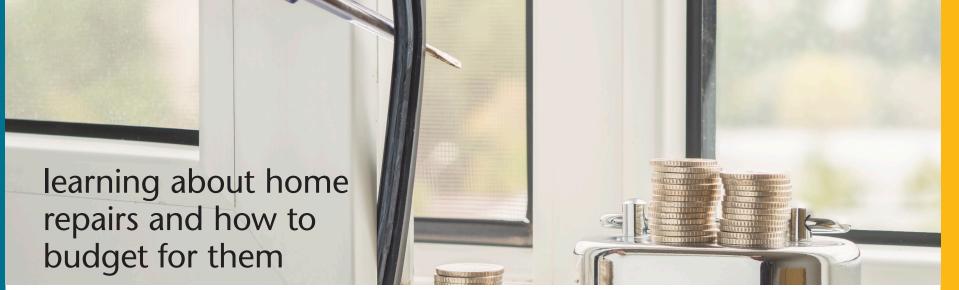
start playing today!

- 1 Visit chfainfo.com/zogo or scan the QR code to learn more about the partnership and download the app or to visit the web-based version. Please note, rewards are only available through the Zogo app, not the web-based version.
- 2 Use the access code "HOME" to start playing.

why partner with zogo?

Our customers have asked for a financial education resource, and we're proud to deliver an interactive option that makes financial growth personal, rewarding, and confidence-building. We want to support your continued success, and we believe financial education is integral, helping you navigate the changing landscape of homeownership.





There are some things you may be able to learn to fix in your home. From stopping a running toilet to cleaning the gutters, the following is a list of basic home repairs you may consider doing yourself.

- 1. Fix a running toilet Sometimes the fix can be as simple as repositioning a part of the flush valve assembly inside the toilet tank.
- 2. Unclog a drain Remove the drain clog with a small plunger and a drain snake. Experts with HGTV recommend cleaning out the drain by pouring a cup of baking soda, followed by putting four cups of boiling water and a cup of vinegar down the drain.
- **3. Install weatherstripping** Sealing air leaks around doors and operable windows can save on your heating and cooling costs.
- **4.** Caulk cracks and gaps Caulk around stationary parts of your home including window frames and electrical outlets. It is best to wait for a warm, dry day.
- 5. Clean refrigerator coils Dirty coils make the fridge work harder and it may not last as long. Clean the coils which are on the back or under the fridge behind the front grille by pulling out the fridge, unplugging it, and vacuuming the coils.

- **6.** Clean gutters and downspouts Start by removing large debris near a downspout. Then use a hose to clear out the smaller debris. Gutters and downspouts should be cleaned in the spring and fall to avoid damage to the roof.
- 7. Clean a high-efficiency washing machine If you detect mildew, run the washing machine's cleaning cycle, or run an empty cycle with hot water and bleach in the detergent area. Afterward, wipe the gasket and front door and dry the inside thoroughly.
- **8.** Change the air filter on your HVAC system Dirty filters can make your HVAC system not last as long. Check the filter once a month in between scheduled maintenance for the system. Check the owner's manual for the current filter size. Turn off the HVAC system to remove the old filter and slide in the new one.

It is never too early or too late to start putting money aside to save for regular or unexpected repairs at your home. Experts with Fannie Mae recommend tracking how much you spend on regular maintenance for a year to give yourself an idea of how much money to budget. A good rule of thumb is to set aside 1 percent to 4 percent of your home's value per year for maintenance costs, repairs, and replacements. It can be helpful to have one savings fund for maintenance costs and a separate one for emergencies not related to your home.

homeownership resource:

home preventative maintenance checklist

Regular maintenance you do yourself or with the help of a professional contractor can help maintain and possibly increase the value of your home when you decide to sell. CHFA has a checklist with quarterly, bi-annual, and annual tasks recommended by experts for continued home maintenance at chfainfo.com/home-checklist.

Options for finding a professional contractor with a good service history could include the Angi app, the Better Business Bureau's website, or by looking at customer reviews on Yelp and Google.

dates to remember:

First of the Month: CHFA mortgage payments are due by the first of each month and late fees may be assessed if a payment is received after the 16th of the month. Sign up for ACH payments.

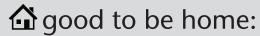
Visit chfainfo.com/payment-options.

your mortgage online app:

Access your loan and make payments. Download it from:







sweepstakes winner announced

To celebrate Homeownership Month in June, CHFA invited CHFA homeowners to share how owning their home has changed their life along with a photo of them and their home. CHFA received more than 150 eligible entries for the Good to be home sweepstakes and randomly selected David from Wellington as the winning entry. David received a \$1,000 Visa gift card.



David shares, "...When we moved to Colorado eight years ago, we fell in love with all its beauty. But for a long time, owning a home here felt out of reach. We honestly thought we'd have to leave the place we loved just to find something affordable. CHFA changed that." To read David's full entry please visit chfainfo.com/goodtobehome.

Pictured: Good to be home photo submission, courtesy of CHFA homeowner customer David

chfa homeowner



experiencing hardship? help is available!

Some homeowners may experience financial challenges that could affect their ability to make their mortgage payment. If you are facing hardship, CHFA is here to help.

Finding the Right Option for You

CHFA Loan Servicing will help you determine what options might best fit your needs, depending on your unique circumstances. If you apply for hardship assistance, we will discuss your repayment options with you. There are various repayment options available to CHFA homeowners. CHFA Loan Servicing will provide information to help you choose which option may work best for you.

Additional Resources

Further assistance may be available from the Colorado Homeownership Coalition's mortgage assistance program at chchelps.org. Additionally, to speak to a housing counselor, contact Colorado Housing Connects at 877.601.HOPE or HUD at hud.gov or 800.569.4287.

contact us

Contact CHFA Loan Servicing at 855.587.8655 as early as possible if you think you might have difficulty making your mortgage payment.

apply

If you are ready to apply for hardship assistance, you may do so online at loansolutioncenter.com. If you wish to speak to someone directly about your options, contact CHFA Loan Servicing's Loss Mitigation team at 866.397.5370.

denver

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western slope 970.241.2341 800.877.8450

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