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chfa
homeowner
newsletter

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start now on your fall home maintenance plan

Investing in basic home maintenance keeps your home comfortable and is also one of the best ways to possibly add value to your home. The end of summer is a great time to get your home ready before colder temperatures arrive. Also, maintenance experts stress that proactively checking that everything is working around your home allows you to identify issues before they become a bigger problem.

Prevent water and roof damage

- Check your gutters for clogs, sagging, or leaks, and clean any debris out of them.
- Look for water stains or moisture in your home that could mean you have a roof leak.
- Cut back trees and shrubs hanging over or near your roof.

Prevent leaks at your home

- Replace damaged weatherstripping around windows and doors.
- Repair cracked caulking on windows and doors.
- Seal small cracks in your home’s foundation.
- Check your bathtub and shower caulking for gaps or cracking.
- Check all faucets for dripping or leaky pipes.

Prep your heating system

- Replace dirty air filters.
- Check that your thermostat turns on and properly starts your heating system.
- Have a qualified technician inspect your heating system.

Prep for home safety

- Test smoke and carbon monoxide detectors and replace batteries if needed.
- Clean dryer vent to prevent fires.
- Have your chimney cleaned by a professional.

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.

reduce your energy bill with a do-it-yourself energy checklist for your home

After our hot summer in Colorado, you may be thinking about how you can make your home more energy efficient. Some low-cost solutions could reduce your energy bills significantly. This process could begin with a do-it-yourself energy checklist for energy conservation and efficiency measures to consider for your home.

Cooling

- ☐ Plant trees to provide shade on the west and south sides of your house.
- ☐ Close your blinds and shades during the day. Cellular shades are particularly effective at regulating heat.
- ☐ Open your windows at night to bring in cool air and close your windows during the day.
- ☐ If you have an air conditioner, keep it at 78 degrees F or higher.
- ☐ Regularly change air conditioning filters and clean the condenser.

Heating

- ☐ Caulk and weatherstrip exterior doors and windows.
- ☐ Use a door sweep to reduce air leakage under exterior doors.
- ☐ Close your fireplace damper and make sure the opening is sealed when the fireplace is not being used.
- ☐ Make sure heating registers are not blocked or closed.

- ☐ Set your thermostat around 68 degrees F when you are at home.
- ☐ Set back the thermostat to 60 degrees F at night or when no one is at home. Set back the thermostat to 50-55 degrees F when you’re not planning on being home for more than 24 hours.
- ☐ Open blinds and shades on sunny winter days and close them at night.
- ☐ Install storm windows over single pane windows or use plastic film window kits.
- ☐ Have your furnace checked annually by a trained professional.
- ☐ Replace furnace filters once a month during the heating season.

Appliances

- ☐ Maintain your refrigerator at 35-40 degrees F and freezer at 0-5 degrees F.
- ☐ Use microwave ovens for cooking small meals.
- ☐ Run your dishwasher only with a full load and air dry the dishes.
- ☐ Regularly clean the lint filter on your dryer and inspect the dryer vent to make sure it is not blocked.
- ☐ Do not overload your dryer as it takes clothes longer to dry.

Source: Colorado State University Extension

colorado is home: sweepstakes winner announced

To celebrate National Homeownership Month in June, CHFA invited CHFA home mortgage customers to describe why owning a home in Colorado is important to them and what makes their home unique, along with submitting a photo of them and their home. CHFA received 149 entries for the *Colorado is Home* sweepstakes and randomly selected Cheryl from Grand Junction as the winning entry. Cheryl received a \$1,000 Visa gift card.

“Owning a home in Colorado is important to me because it represents stability, hard work, and the opportunity to build a life in a place I love,” said Cheryl. “What makes my home unique is the way it reflects both the character of Colorado and my own personality. Whether it's enjoying mountain views, spending time outdoors, or creating a welcoming space for loved ones, my home serves as a daily reminder of why I chose to put down roots here.” You can read Cheryl’s full entry at: chfainfo.com/coloradoishome.

Pictured: Colorado is Home photo submission, courtesy of CHFA homeowner, Cheryl

helpful resource: colorado energy savings navigator

Check your eligibility for utility assistance and rebates with the Colorado Energy Savings Navigator. The free, anonymous online tool, uses an 11-question process to screen households across more than 100 rebates and assistance programs. Programs covered include emergency assistance, bill payment assistance, efficiency upgrades, and equipment rebates. Access the tool at: puc.colorado.gov/energy-savings

More consumer resources including rehab and emergency home improvement assistance, energy/conservation/weatherization, food resources, and low-cost internet access are available in the Consumer Resources section on CHFA’s website: chfainfo.com/consumer-resources

dates to remember:

First of the Month: CHFA mortgage payments are due by the first day 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/homeownership/loan-servicing/payment-options

your mortgage online app:

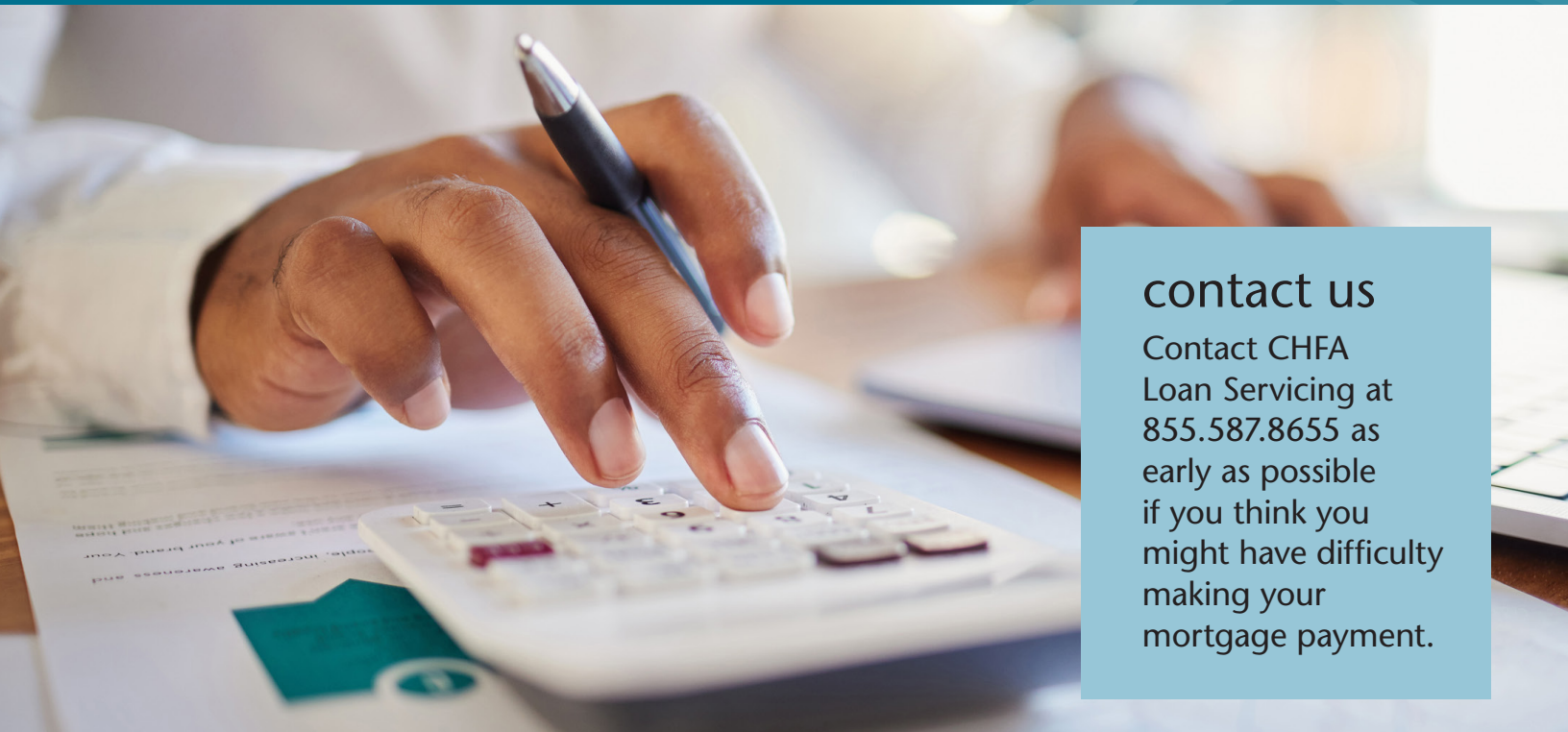
Access your loan and make payments. Download it from:



free financial education app:

Zogo is financial education you’ll love to learn. The app helps take the guesswork out of personal finance with clear, easy-to-understand lessons, plus you could earn rewards to Starbucks, Best Buy, and more. Download the Zogo app at chfainfo.com/zogo and enter access code “HOME” to start learning and earning.





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.

experiencing hardship? help may be available!

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

Finding the Right Option for You

For CHFA homeowners experiencing financial challenges, there may be hardship assistance options available. CHFA Loan Servicing can provide you with helpful information on hardship assistance options and how to apply. Should you be eligible for hardship assistance, we will discuss the options available to you based on your unique circumstances and provide information to help you choose which option may work best for you.

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

303.297.chfa (2432)
800.877.chfa (2432)

western slope

970.241.2341
800.877.8450

www.chfainfo.com

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people live and work*