

Around the House


Volume 4, Issue 1

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**Housing and
Community
Services
Department
Mission**

*... to provide housing and
related services
to benefit the citizens and
neighborhoods of
Wichita*



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Have you dreamed of owning your own home—where you can proudly display the ‘Home Sweet Home’ banner? Last year the City of Wichita’s HOMEownership 80 (HOME 80) program helped 62 families purchase their own home. Six of those families were renters in the Section 8 program!

HOME 80 helps first-time homebuyers overcome one of the most difficult barriers to homeownership: accumulation of cash for down payment and closing costs. The program assistance is in the form of an interest-free deferred payment loan for down payment and closing costs. A second interest-free deferred payment loan is also available for minor rehabilitation of the home in order to improve building code compliance, and is forgiven after five years.

The HOME 80 program is funded by HUD and includes a special allocation through the American Dream Downpayment Initiative (ADDI). With ADDI funds, up to \$6,000 can be provided for down payment and closing costs, depending on lender requirements, for the purchase of an existing home. Applications and additional program details are available

by calling our office or through the City’s website: www.wichita.gov.

The application should be returned along with some type of income verification, such as a pay stub, a social security benefit letter, or a pension benefit letter. A copy of tax returns for the previous three years, along with W-2 or 1099 forms are also required. Additional down payment assistance can be provided for the purchase of newly constructed homes built by our non-profit Community Housing Development Organizations, Mennonite Housing, Power CDC, Community Housing Services, or Wichita Indochinese Center. HOME 80 Program assistance can also be used with Habitat for Humanity programs.

Completion of a homeownership training class with one of our designated providers, is required to receive HOME 80 program assistance. These classes are currently offered by Mennonite Housing Rehabilitation Services (942-4848), Community Housing Services, (685-2656), and Urban League of Kansas (262-2463). Please contact one of these agencies to make arrangements to attend a class.

HOME 80 program assistance may be utilized in conjunction with other assistance programs, such as the Section 8 Homeownership program, and the Sedgwick County Mortgage Revenue Bond Program.

If you are interested in becoming a homeowner, please contact the HOME program at 462-3766. It’s never too early to get started!

Results That Matter

In the last issue of this newsletter I focused on the upcoming HUD inspections of Public Housing properties. In this month’s Results That Matter column, I want to share good news from the inspection report. The result of great teamwork between the Public Housing Maintenance staff and our residents, the Wichita Public Housing Authority’s average score is 27.8 out of 30. (Last year it was 25.4).

Results That Matter means putting safe housing conditions first! Congratulations to everyone who contributed to our improved score!





From the Director's Chair Mary K. Vaughn

June is National Homeownership Month and the front page of this month's newsletter highlights the City's HOMEownership 80 program. HOME 80 has helped many renters become homeowners and is an excellent way to provide stability to families and neighborhoods. However, I want to issue a word of caution about other types of homebuyer loans. Across the country, many homebuyers have purchased homes using what is called Adjust-

able Rate Mortgages (ARMs). These mortgages usually provide a low interest rate for the first few years of the loan, but then the rate is "adjusted". The adjusted rate can increase the interest and the payment to twice the original amount. As a result many such families are unable to make their payments and have lost their homes to foreclosure. The HOME 80 program does not allow ARM financing.

The objective of this message is not to point fingers at any lender or institution but to encourage you to ask questions if you are considering purchasing a home. Our staff can help you understand some of the terms and options. The homebuyer education classes listed on the front of this newsletter, are another source of valuable information. Homeownership is a wonderful goal to achieve—but only if it is good for you in the short and long term!

\$\$ Save Money on Your Electric Bill \$\$

The Department of HUD is strongly recommending that all energy consumers start using "Energy Star" products that help conserve our country's natural resources. When purchasing appliances you will want to buy those items that have the "Energy Star" logo. One very cost effective way for consumers to save money is to start changing out the old incandescent light bulbs in fixtures with the new compact fluorescent light bulbs (CFLs). Compact fluorescent lights, or CFLs, are constantly in the news due to their energy efficient qualities. Not only do these light bulbs utilize less energy, but they produce less heat helping to save energy in cooling costs and prolonging the life of the bulb.

How CFLs Work

Compact fluorescent bulbs produce light that's more diffuse than incandescent bulbs, so they are very good for area lighting. Compact fluorescent bulbs use about one-quarter of the energy an incandescent bulb uses to produce the same amount of light. A good comparison ratio takes a 15-watt CFL to replace a traditional 60-watt bulb. The lower wattage equals less energy use and less heat output. Look for packages that provide conversions for consumers to get the best fitting bulb for your needs.

Where to Buy

Compact fluorescent bulbs can be found in stores like Wal-Mart and Target as well as hardware and home improvement stores everywhere. For people who are looking to buy a large quantity of bulbs, there are plenty of stores on the Internet that offer bulbs at discounted prices. Larger orders cut down on shipping costs and make the Internet purchase a better deal.



Behind the Scenes ...

While we are always happy to hear from our customers who compliment our staff, we have decided that waiting on the occasional letter is not enough. So we have been working 'behind the scenes' to develop a customer survey which will be sent on a quarterly basis, to sample groups from among our clients, tenants, contrac-



We're proud of
our people!

tors, program recipients and landlords—asking about the service they received from our program staff. Positive feedback will be used to congratulate staff; concerns reported will be used for training purposes. Anyone who receives a survey is asked to complete and return it so that we will know how we're doing and how we can serve you better!!

WELCOME

In the meantime, we would like to welcome to our employee team:

Larry Cox, who was hired as a Maintenance Worker and **Mike Weber** who was promoted to Maintenance Mechanic.

Transforming Section 8 By 2008

In our efforts to provide better customer service, the Section 8 Division staff participated in a retreat on Feb. 20, to focus on Transforming Section 8 by 2008. This retreat gave staff a chance to review the processes and goals of all programs within the Section 8 Division; to make the connection between Section 8 programs and other Housing and Community Services programs; and to form a more cohesive team. Goals were established for the Section 8 team and its individual members. Following are highlights of improvements our customers will soon see:

- Mailing surveys to clients and landlords for feedback on services provided and requesting input on ways we can better assist our customers in the recertification, relocation and inspection processes.
- New logo for the Shelter Plus Care Program which will be used on letters and forms to help landlords distinguish this program's documents from other Section 8 programs.
- New and simpler forms to complete for the Family Self-Sufficiency program.

- Increasing participant slots for the Family Self-Sufficiency program to assist more interested families. (See back page of this newsletter).
- Implementing an appointment system to better assist families by ensuring that staff are available to respond to inquiries and accept documents. This will eliminate families having to wait 30-60 minutes to meet with a Housing Specialist or having to make a second trip if they come to the office at times when Housing Specialists are at formal application, recertification or voucher meetings.
- More information sessions for landlords to attend to gain a better understanding of Housing Choice Voucher and Prisoner Reentry programs.

The retreat was a success in that it provided Section 8 staff with an opportunity to interact with each other through team building exercises and to share information about the seven programs within the Department's Section 8 Division.

2007 Homeowners Alumni Calendar

- May 14.....Home Maintenance
- July 16.....Safety (Personal & Home)
- Sept. 17.....Budgeting/Foreclosure Prevention
- Nov. 19.....Meeting

All meetings at 5:30 pm
Atwater City Hall
for current Section 8 homeowners!

2007 CreditSmart Workshops

- May 19.....Managing Your Money and Goal Setting
- June 9.....Banking Services & Establishing/Maintaining Good Credit
- July 21.....Understanding Credit Scoring & Thinking Like a Lender
- Aug. 18.....Avoiding Credit Traps
- Sept. 15.....Restoring Your Credit & Planning for Your Future
- Oct. 13Becoming A Homeowner

All meetings at Dellrose United Methodist Church, at 10 am.

2007 FSS Workshops

- May 10.....Physical Fitness Field Trip
- July 12.....Career Placement/Career Fair
- Oct. 11.....Domestic Violence/Substance Abuse
- Nov. 8.....Understanding Your FSS Escrow

Meeting locations to be announced.
Meeting time: 6 pm.

Current HAP Payment Schedule

<i>Month</i>	<i>Mail Date</i>
MAY 2007	April 27, 2007
JUNE, 2007	May 30, 2007
JULY 2007	June 29, 2007

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We're On The Web!
www.wichita.gov/CityOffices/Housing

Summer Happenings!

The city's **Summer Youth Employment Program** gets underway in June. The program is designed to provide part-time employment for youth between the ages of 14 and 18 whose families meet the low to moderate-income guidelines established by HUD. These youth are placed in safe work environments during the months of June, July and August.

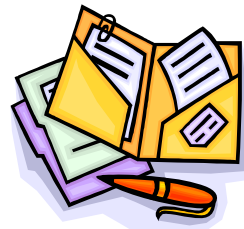


If you would like more information about the program, please contact:

Family Services Institute - 269-0488 or
Wichita Indochinese Center - 689-8729

Section 8 Applications

There is a strong possibility that the Section 8 program will accept applications this summer. The reason for this is slow response from persons who applied last summer during the open application period. Should applications re-open it is important that anyone who applies, understands the basic requirements for the program—and that you have a serious interest in the program.



Family Self-Sufficiency Expands

Spring is here and the Family Self-Sufficiency (FSS) Program activities are in full swing.

Effective May 1, 2007, we have decided to expand our program capacity to 160. This change will allow us to increase the number of families we assist in reaching goals that lead to economic independence. So, if you are pursuing homeownership, employment, credit improvement, GED/high school diploma, or degrees of higher education, the FSS Program may be the resource you need.

For all the motivated Section 8 participants that would like to learn more about this voluntary program, stop by our office to complete an FSS pre-enrollment form. You will be invited to our next orientation planned for early June 2007.