



## Dreams Come True for the Holidays

Housing Our Communities teamed up with Kurt Warner's First Things First foundation for the second year in a row to make another family's dream come true. Angela Perez and her son Joshua were the recipients of the Home for the Holidays award, courtesy of the foundation. Mom and son received the surprise of their lives when they walked into their furnished home right before Christmas. Angela started saving for the purchase of her home nine years ago, but had many obstacles to overcome before she could finally call herself a homeowner. Angela started by putting herself through school and working her way up the corporate ladder. She knew that her dream was to continue to work hard and one day be able to purchase a home where she could continue to raise her son. Angela started looking into homeownership and learned about the IDEA savings match program and about the down payment assistance programs with Newtown, (a non-profit in Tempe) and Housing Our Communities. She met with Gracie Hernandez, Housing Counselor at HOC to discuss her options and create a work plan with specific objectives to help meet her long term goal. With the guidance of her counselor, she was able to start a savings account and meet her savings goal of \$5,000 which was matched three times by the IDEA program. She also received down payment assistance from HOC and help obtaining a home mortgage loan from one of HOC's partner lenders. Angela worked very hard and that hard work and dedication paid off. She now is the proud owner of a beautiful home.



Kurt Warner's First Things First foundation and their partners were able to fully furnish the new 3 bedroom home. Angela and her son were the 20<sup>th</sup> family surprised by the Homes for the Holidays. The foundation was established in 2001 as a non-profit dedicated to impacting lives by promoting Christian values, sharing experiences, and providing opportunities to encourage everyone that all things are possible when people seek to put "first things first". They continue to reach out to the community and organizations such as HOC to help families in need and continue to strengthen lives of families. Thanks to the generosity of the foundation and the Warner family, there will be more families receiving such blessings in the future. For more information on the foundation visit <http://www.kurtwarner.org>



# Quotes from Homeowners



"You guys are amazing people and truly are on a great mission changing lives." – Stephanie Franklin

"Though my words may appear to be somewhat dramatic and theatrical, you need to understand that owning a home is not just an American dream, but it administers a sense of self worth and accomplishment..." – Gwendolyn Graham

"Having a yard will be great for the kids and then knowing I'll be putting money into a house instead of wasting it on rent makes me feel good." – Pauline Paleo

"HOC put me on a plan to clean up my credit. They don't just tell you to clean up your credit; they show you how and show you how to keep your score up."  
– Maria Acosta



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**"ustedes son gente asombrosa, y verdaderamente tienen una gran misión cambiando vidas."**  
-Stephanie Franklin

"Aunque mis palabras pudieran parecer algo dramáticas ustedes deben entender que ser dueño de una vivienda no solo es un sueño Americano, pero administra un sentido de valor y triunfo." –  
Gwendolyn Graham

"Tener un patio sería bien para los hijos y en pensar que el dinero lo voy a utilizar para una casa y no tirarlo en la basura en una renta me hace sentir bien."- Pauline Paleo

"HOC me puso en un plan para limpiar mi crédito. No solamente te dicen que limpies tu crédito; te enseñan como hacerlo y como mantener tu crédito alto."  
-Maria Acosta

Citas de Propietarios



No-cost and low-cost energy savings tips

Consejos de no-costo y bajo-costo para ahorrar energía

**Cooling**

During the summer , air conditioning can account for 50% or more of your total energy bill. Here are some tips to help save on your cooling costs:

**No-cost tips**

- Leave draperies closed during the day to help keep out the heat.
- Leave the air vents open in your home . Closing air vents can create pressure imbalances resulting in increased air conditioning costs.
- Clean debris and obstructions from around outdoor air conditioning components.
- Don't place lamps or TV sets near your air conditioning thermostat. It senses heat from these appliances ,which can cause the air conditioner to run longer than necessary.
- Set your air conditioner to "auto" . This reduces the negative impact of improper air balances and turns the fan motor off when the unit is not cooling. Using "auto" rather than "on" can save you \$15 to \$25 each month on your energy costs.

**Low-cost tips**

- Replace disposable air filters or clean permanent ones at least once a month. A dirty filter forces your equipment to work harder, causing higher energy bills.
- Run the exhaust fan while cooking to force hot air pollutants out of the kitchen.
- Use the bathroom fan to remove the heat and humidity from your home when you shower or take a bath. Remember to turn it off when you are finished.
- Set your ceiling fans to blow downward during the summer to circulate air rather than lowering your thermostat.
- Maintain the effectiveness of your cooling system by having it serviced by a certified contractor at least once a year.

For more tips visit: <http://www.srpnet.com>

**Refrescar/enfriar**

Durante el verano , aire acondicionado puede aumentar el 50% del total de sus costos de energía. Aquí tienen unos consejos para ahorrar el costo de refrescar.

**Consejos no-costo**

- Mantenga cortinas cerradas durante al día , ayuda a retener el calor de afuera.
- Mantenga rejilla de ventilación abierta en casa. Cerrar rejillas de ventilación puede crear in-balance de presión resultando en aumento del costo del aire acondicionado.
- Limpiar escombros y obstrucciones.
- No colocar lámparas o televisores cerca del termostato del aire acondicionado. Puede causar que el calor de estos aparatos mantengan corriendo el aire acondicionado por mas tiempo.
- Coloca el aire acondicionado en "auto". Esto reduce el balance del aire acondicionado y apaga el abanicó del motor cuando la unidad no esta refrescando. Usar "auto" en vez de "on" puede ahorrar de \$15 a \$25 por mes.

**Consejos bajo-costo**

- Reemplaza filtros de aire o limpia los permanentes por lo menos una vez al mes. Un filtro sucio causa que el aire trabaje mas duro y causa que su costo de energía llegue mas alto.
- Prende la campana del escape cuando cocine para que salga el aire contaminante de la cocina.
- Mantener en efecto tu sistema de enfriar por hacerle servicio una vez al ano por una persona certificado.

Para mas ideas visite: <http://www.srpnet.com>





**ANYTIME** is a good time to give back!

You can make the dream of homeownership come true for a family just like yours!

Fill out the form below or call 480-649-1335 to make your donation today!

Enclosed is my donation for:

\$50       \$100       \$200       Other \$ \_\_\_\_\_

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