

WCCRC

A Quarterly Newsletter



Preparing for Construction Season

HOUSING REHABILITATION GRANTS AVAILABLE

WCCRC staff is gearing up for a busy construction season! Residents in our area can apply for home repair money made available through state and federal funding sources. For home rehabilitation we focus on health and safety items such as foundation repairs, roof replacements, windows, siding, updates to electrical and plumbing systems. If applicants are eligible we will send our project manager out to inspect the home and create a work write up. We then put the project out to bid to our list of qualified contractors who carry worker's compensation and liability insurance. The winning contractor will complete the work free of charge to the client. We take care of hiring, overseeing, and paying contractors while residents reap the rewards of a safer home.

We are currently running programs in the towns of **Ashland, Jefferson, & Stamford**

If you'd like to see a program in your town have your Supervisor contact us.

For more information and applications visit westerncatskills.org/programs/

If you are a licensed contractor interested in working on these projects, please contact us at project@westerncatskills.org

What's in this newsletter:

**PREPARING FOR
CONSTRUCTION
SEASON**

**SPRING CLEAN &
SAVE MONEY**

**COUNSELOR'S
CORNER**



Spring Clean & Save Money

The robin's arrival ushers in spring AND the new projects list we want to accomplish in and around our homes. Painting, sprucing up, cleaning. There's an urgency in upstate New York when the weather turns warm that we must get as much done as quickly as possible before the snowflakes begin to fall again. Sometimes that leads to maxing our Big Box store credit card because we feel we have to get it done right away. Setting aside \$40 a month now will lead to almost \$500 for next year's projects! Plus the interest you are not paying out can be used for more project material.



Routine cleaning and inspecting can save you lots of money in the long run. Roof leaks caused by neglected gutters can be an expensive repair for homeowners causing not only external damage to the roofing, underlayment, and gutters but catastrophic consequences inside with water damage to sheetrock, framing, and pervasive mold. Make it a priority to clean your gutters this spring and inspect your roof. These other important checks may save money and headaches down the road:

- Make sure attic has adequate ventilation
- Clean your stove and chimney (and get an inspection)
- Inspect caulking along window frames and re-caulk if needed
- Clean windows and the tracks along frames and sliding doors
- Turn on the water to hose bibs and check for leaks
- Check all smoke alarm batteries and replace if needed
- Test GFCI outlets and fire extinguishers

Counselor's Corner

EILEEN KNOTT

Many people have the misconception that I will wave my finger and tell you what not to spend money on. Financial Counseling is about getting in a relationship with your money and empowering you to make the choices you truly want to make. Achieve your financial goals -- not just wonder where it all went before the next check comes in. Every financial decision you make affects your entire life, from that cup of joe you get, the house you purchase, to planning for the future. Most people have never, ever written out their expenditures to see where the money is actually going. Ready to discover? Make your free appointment today!

As a HUD certified Housing Counselor, I can assist clients who live in any location for free with:

- Financial counseling including credit repair and managing your budget
- Homebuying education & affordability
- Rental counseling
- Foreclosure prevention
- Financial management for homeowners
- Fair Housing Presentations