

Homeownership Help from Windham Housing Trust

It's not easy to buy a house. It can even be more difficult to find a house to buy in Dummerston. However, the Dummerston Housing Advisory Committee met with Connie Snow and Cathy Semans from the Windham Housing Trust and learned of the extensive services they offer. If you know of someone looking for a home to buy direct them towards Cathy Semans at 246-2109 or csemans@windhamhousingtrust.org. You'll be doing them and Dummerston a great favor!

Homebuyer Education: Comprehensive homebuyer workshops are offered monthly. In an eight-hour class prospective homebuyers will be introduced to a mortgage loan officer, a realtor, attorney, and home inspector who lead potential buyers through the purchasing process step by step.

Pre-Purchase Counseling: The Windham Housing Trust offers one-on-one counseling, free of charge, to help determine what price home is affordable, as well as helping prospective buyers understand their credit scores.

Financial Assistance for Home Purchase: Through the *Homeland Program* the Windham Housing Trust can provide grants to low and moderate income homebuyers enabling them to purchase a home and obtain a mortgage. Also available are loan funds to cover down payment and closing costs.

Home Repair Loans: Those who already own their own homes may be eligible for a low interest or deferred loan for critical maintenance or repairs. This includes: roofing, plumbing, heating, electrical, weatherization, septic and well work. The *Rehab Loan Fund* includes professional assistance, free of charge, in determining the scope of work needed, obtaining bids and even overseeing the construction.