

Housing Programs & Services

NEWSLETTER

Mortgage Help Still Available



News reports have contradicting information. Some reports say the housing crisis is over, but for many homeowners the crisis is real. If you are finding yourself unable to pay your mortgage or you are underwater there is still help.

Even with the help that is available, accessing the information can be difficult. Personalized counseling services are available to help you wade through the programs. Contact CAHRA at (520) 466-1122 to get information today!



Making Home Affordable

<http://www.makinghomeaffordable.gov/pages/default.aspx>

The Making Home Affordable program helps homeowners avoid foreclosure. Available programs include:

- Home Affordable Modification Program (HAMP®)
- Principal Reduction Alternative SM (PRA)
- Second Lien Modification Program (2MP)
- FHA Home Affordable Modification Program (FHA-HAMP)
- USDA's Special Loan Servicing
- Veteran's Affairs Home Affordable Modification (VA-HAMP)
- Home Affordable Foreclosure Alternatives Program (HAFA)
- Second Lien Modification Program for Federal Housing Administration Loans (FHA-2LP)
- Home Affordable Refinance Program (HARP)
- FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)
- Home Affordable Unemployment Program (UP)
- Hardest Hit Fund (HHF)

Save Our Home AZ <http://www.azhousing.gov>

The Save Our Home AZ Program is administered by the Arizona Department of Housing. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance for modification or eligible refinances (HARP 2.0), Unemployment/Underemployment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, and Short Sale Assistance. In conjunction with a HARP 2.0 refinance, or other HARP-like eligible refinance, homeowners may qualify to have their principal reduced to 100% Loan to Value by Save Our Home AZ.



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Notable News

The city is seeking homeowners and volunteers to participate in this years Rock n Roll Paint a Thon on October 26, 2013. This nationwide event calls volunteers together to paint the homes of elderly or disabled homeowners.

Homeowner applications may be obtained by calling the city at 480-474-2635 or Rebuilding Together at 480-774-0237.

Volunteers wishing to join the city's team may call 480-474-2635. Volunteer groups of over 15 people may call Rebuilding Together at 480-774-0237.

Calendar

- September 2 Labor Day—city offices are closed
- September 8 Grandparents Day
- October 14 Columbus Day—city offices remain open
- October 31 Happy Halloween



Programs

Free Dump Week

The Apache Junction Landfill is offering Apache Junction residents another drop off opportunity this February at no cost in partnership with Allied Waste/ Republic Services. Any city resident can take one free load to the Landfill during the week of August 5 to 10, 2013. Be sure to bring proof of residency (such as a water bill). It is recommended that you a) Contact your current trash provider for curbside bulk trash pickup options, b) Provide for your own bulk trash pickup at any time. A resident can show proof of residency and their bulk trash can be dumped at the Apache Junction landfill for \$8.70. The Landfill's days and hours of operation are Monday through Saturday from 6:00 am to 4:00 pm. For further information contact the Apache Junction Landfill at (480) 982-7003 or the Public Works Department at (480) 982-1055.

Looking to buy a home in AJ?

Pinal County has received grant funds from the US Department of Housing and Urban Development to assist potential homeowners with down payment and closing cost assistance as well as funding to make improvements to the home. Homes available for this program must be foreclosed, bank

owned, or short sale properties within a designated Apache Junction neighborhood, other restrictions apply. For additional information about the program and whether you may qualify, contact Patricia Farnsworth from Pinal County Housing at (520) 866-7234.

Housing Rehabilitation Funding Available

The City of Apache Junction has funding available for homeowners within the City of Apache Junction city limits. Funding is available to make improvements to owner occupied homes where one of the occupants is either elderly, under the age of 18, or disabled. Improvements can include, but is not limited to, electrical, plumbing, roofing, heating and air conditioning, and ADA accessibility improvements.

Homeowners may obtain an application either:

- 1) online at www.ajcity.net/rehab;
- 2) by phone at (480) 474-2635; or
- 3) by picking one up at City Hall 300 East Superstition Blvd in the Development Services Building

Funding is available on a first come first serve basis, so applicants are advised not to wait. For more information call (480) 474-2635.

Busy Bee Home Maintenance Tips

Often a water heater stops working, a pipe bursts, or you see sparks fly when you use an outlet. These mishaps are unpredictable and can cause a strain on your wallet to call a professional repairman.

Likewise, annual inspections and service of your air conditioning unit, or regular car maintenance are things you know you need to do but still find yourself in a financial bind when the time comes to take care of them.

Ignoring these issues are not a wise decision, but when you can not afford to make these minor repairs they tend to be put off until next week, next month, next year and are often ignored completely.

In order to adequately prepare for the scheduled and the unpredictable, set aside a small amount each week or month. Perhaps you don't buy that one cup of coffee or you skip the fast food lines and instead set aside those couple of dollars in an emergency fund for home repairs.

A household budget is a great place to start to ensure you are setting aside enough to cover those costs. First you need to identify all of the expenses you must pay like mortgage/rent and utilities. Then set aside an amount for food and entertainment. Consider cutting back on cable or cell phones. Taking this step can help to maintain your home in safe working order.

Bees Wishes



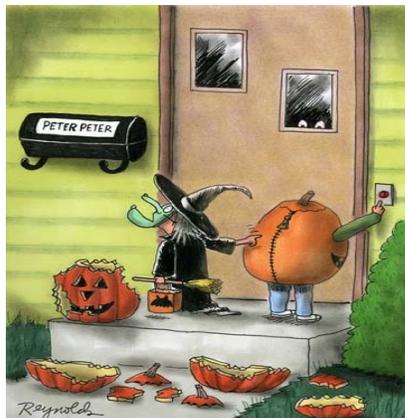
RESOURCES

FREE PRODUCE is distributed the 4th Wednesday of each month at 8:00 a.m. at theCENTER, 2066 W. Apache Trail, Apache Junction, AZ 85120 in the back parking lot by the garden. Date and time may vary each month. Produce is limited and is distributed on a first-come-first-served basis. Please bring your own bags.

Community Information and Referral Services serves as Arizona's key source of information that brings people and services together to meet vital needs. By calling 2-1-1 from any phone, you will be connected to available health and human services in the community.

HOUSING PROGRAM PURPOSE AND GOALS:

1. Eliminate health and safety hazards in homes;
2. Benefit low to moderate income residents; and
3. Improve neighborhoods and encourage stability.



Housing Funnies

Be aware on Halloween and know where it is safe to trick or treat.

If you have a question or comment about anything written in this newsletter, please contact:

City of Apache Junction
Housing Division
300 E. Superstition Blvd.
Apache Junction, Arizona 85119
Phone: (480) 474-2635
Fax: (480) 474-5102
TDD: (480) 983-0095
www.ajcity.net
hpatel@ajcity.net
Monday to Thursday 7 a.m. to 6 p.m.