



what's inside: weatherizing your home | appliance shortage | tell us your story

chfa  
homeowner  
newsletter

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## time to weatherize

Home weatherization is important to maintaining your home and saving on energy costs. Early fall is the best time to weatherize to help conserve energy in preparation for the colder weather ahead. Weatherizing your home helps to maximize the efficiencies of your heating system and protect your home against the elements.

The following checklist offers a few ways to weatherize:

- **Seal Air Leaks.** Encapsulate your home's temperature by filling window and door gaps with weather stripping or caulking.
- **Cover Your Windows.** Single-pane windows can be a gateway for energy to escape. Use heavy curtains to block drafts. "Blackout" curtains tend to work especially well.
- **Clean or Replace Your Furnace Filter.** This simple step helps maintain and optimize the performance of your furnace. Filters are inexpensive and widely available.
- **Add Insulation.** Purchase sheets of insulation and place them in your attic and crawl space to help retain your home's energy. Be sure to research which type of insulation works best for you and your home.

If you need help weatherizing your home, you may qualify for the Colorado Energy Office's free Weatherization Assistance Program. Visit [colorado.gov/energy](http://colorado.gov/energy) or call 303.866.2100 to learn more. Energy Resource Center also offers free weatherization service to income-qualified residents. Learn more at [erc-co.org](http://erc-co.org).

Also, if you need help paying energy bills, call the Colorado Low Income Energy Assistance Program (LEAP): 1.866.432.8435. LEAP begins accepting applications in November, but other assistance may be available.



## buying and maintaining appliances during global shortage

A perfect storm of factors has led to a shortage of household appliances and parts around the world. Between manufacturing disruptions caused by the pandemic, unanticipated demand, and other unexpected delays, homebuilders and homeowners alike are having trouble buying and replacing appliances in a timely manner.

Being an appliance customer may be frustrating at this time but there are tips to consider:

- **Take Time to Shop Around.** During a shortage, finding what you want may take more time than usual due to extended backorders. Check with multiple retailers and sign up for alerts that tell you when items are back in stock.
- **Shop Small if Your Need is Urgent.** If an essential appliance needs to be repaired or replaced and time isn't

on your side, check with smaller, independent appliance stores that may have more stock than big box chains.

- **Downgrade Expectations.** The item you want may not be available in the color or with certain features you prefer. When searching for a product, keep this in mind and consider settling for an alternative.
- **DIY or Hire a Pro?** If you need a repair, determine if you or someone you know can complete the repair or if it's necessary to call on a professional. Also, consider transporting appliances yourself to save on delivery fees, which may also save time.
- **Keep Up With Maintenance.** The best way to avoid an appliance purchase during a shortage is to take care of your existing appliances. Follow manufacturer recommendations for proper maintenance.

## in the community: chfa supports home renovation program

The Colorado Ute Mountain Ute Helping Hands Program (CUMHHP) is a new resource for families of the Ute Mountain Ute Tribe to complete significant home renovations. The program will support renovations that address health and safety concerns in up to 18 homes in Towaoc, owned by Ute Mountain Ute tribal members.

Renovations are expected to be comprehensive and may include electrical and plumbing upgrades, addressing accessibility needs, roof, door and window replacement, interior and exterior paint, and in some cases, structural repairs. Construction started this summer on the first two homes participating in the program.

A group of community partners are contributing \$900,000 to help fund the CUMHHP. CHFA, the Colorado Department of Local Affairs' Division of Housing, and The Colorado Health Foundation will each contribute \$300,000.

"The Ute Mountain Ute Tribe is thankful for the partnership from the three Colorado entities to address some of our housing needs. Housing is critical for all families and our goal is to ensure that our homes are safe, up to code, and functional for all our families here on the UMU reservation," said Juanita PlentyHoles, Tiwahe Director.

## your story: Tell your CHFA Homeownership Story

Homeowners: CHFA wants to hear from you! From homebuyer education to down payment assistance, please share how CHFA helped make homeownership possible for you. To share, please visit Google, type "Colorado Housing and Finance Authority (CHFA)" into the search and click on the "write a review" button.

Also, CHFA is always looking for homeowners who would be willing to be interviewed and professionally photographed for CHFA homeownership communications and materials. If you, including any family members, are interested, please email [AskCHFAHomeowner@chfainfo.com](mailto:AskCHFAHomeowner@chfainfo.com).

Thank you for telling your CHFA story and helping other Coloradans learn about the opportunities that may be available to them.

## helpful resource: Stop Fraud Colorado™

To learn about fraud in Colorado, receive fraud alerts and tips, and/or to report fraud, visit [stopfraudcolorado.gov](http://stopfraudcolorado.gov), an online resource provided by the Colorado Attorney General's Office.

## dates to remember:

**1st of the Month:** CHFA mortgage payments are due by the first of each month and late fees may be assessed if a payment is received after the 16th of the month. Save a stamp and sign up for electronic (ACH) payments.

Visit [chfainfo.com/payment-options](http://chfainfo.com/payment-options).





## contact us

Contact CHFA Loan Servicing at 855.587.8655 as early as possible if you think you might have difficulty making your mortgage payment.

## experiencing hardship?

Due to the pandemic that has affected many Coloradans, or another unexpected circumstance, some homeowners may experience financial challenges that could affect their ability to make their mortgage payment. If you are facing hardship, CHFA is here to help.

### Finding the Right Option for You

CHFA Loan Servicing will help you determine what options might best fit your needs, depending on your unique circumstances. If you apply for hardship assistance, your mortgage loan may be placed in temporary forbearance for an initial 90-day period and we will discuss your repayment options. There are various repayment options available to CHFA homeowners. CHFA Loan Servicing will provide information to help you choose which option may work best for you.

**Please note:** Information regarding hardship assistance related to COVID-19 is subject to change at any time. The information in this article is current and accurate as of its publication date. Please visit [chfainfo.com/covid-19](http://chfainfo.com/covid-19) regularly for updates.

## apply

If you are ready to apply for hardship assistance, you may do so online at [loansolutioncenter.com](http://loansolutioncenter.com). If you wish to speak to someone directly about your options, contact CHFA Loan Servicing's Loss Mitigation team at 866.397.5370.

### denver

303.297.chfa (2432)  
800.877.chfa (2432)

### western slope

970.241.2341  
800.877.8450

[www.chfainfo.com](http://www.chfainfo.com)

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