

# Mary Walton's New Boiler

The Repair Program and Financial Coaching teams worked together in December to help one of our senior clients, Mary Walton, obtain a desperately needed new boiler for her home. The cost estimate for the boiler installation came to \$5,875 which exceeded any of our traditional funding options. Unwilling to give up, Jesse Rodriguez, one of the HRS Financial Coaches, helped Mary apply for a Neighborhood Impact Program (NIP) loan which comes with a silent lien and is fully forgivable after five years of residency. Her application just beat the year-end shut-down for NIP loans and in fact, was the very last approval for the year! With the funding secured, the Repair Program Manager, Bob Hengeveld, arranged for the boiler work and this past winter, Mary stayed toasty warm. Mary shared, "I would have had to give this house up many times if it wasn't for Home Repair Services." She went on, "The Repair team is like family. They treat me extremely well." She closed with, "God is good!"



Rosemary Weber - continued from page 1

Rosemary credits the team at Home Repair Services for helping take the fear out of do-it-yourself projects. She benefited from several of the free classes in our Fix-It School and through the specialized guidance of the Remodeling Together Program. She shared, "They provided professional guidance that isn't often found in the construction industry and it was so helpful."

All of the work Rosemary has completed truly speaks to the qualities of a strong, resourceful homeowner. A tour of her home will impress you for how great her work looks, and a conversation with her will amaze and inspire you by how resourceful (frugal), courageous and committed she has been along the way. Congratulations, Rosemary, and thank you for helping us build strong communities throughout Kent County.



## HRS Helps Clients Save Thousands!

Michigan residents who own and occupy a property as their primary residence are eligible to reduce their tax burden by claiming the Principle Residency Exemption (PRE). The establishment of the exemption is usually taken care of at the time of the home purchase but like any human endeavor, errors in filing take place. These errors can often go undetected for years especially for lower income homeowners. Because of this, the Home Repair Services' Financial Coaching Department makes it a point to verify that a proper PRE has been filed for each client we work with and if not, we offer assistance in getting them corrected. And with three years of property taxes eligible for retroactive review, the cost savings can be substantial. In 2015, the team successfully assisted 20 HRS clients in getting their PRE corrected which resulted in a total of \$10,000 in tax refunds!

