



DO IT YOURSELF RESOURCES FEATURE: José Capeles

As José Capeles reflected on his path to being named the 2021 Resourceful Homeowner Award recipient, he noted how hard the first step in the process was – having a house to work on! He shared, “I made close to 20 offers and not one was accepted, and I was beginning to think that it wouldn’t happen.”

But just as hope was beginning to wane, a conversation between José’s mom and one of her friends changed everything. José recalled, “One day her friend was expressing how tired she was of her rental property not being respected by tenants. My mom sensed that she might be ready to sell so she not-so-casually mentioned how much I wanted to buy a home and how difficult it was proving to be.”

That conversation led to a private sale opportunity and José and his 8-year-old daughter, Giana, now had a place to call their own!

While solidly built and with a striking stone facade, the former rental did need some work.

The first item was both urgent and costly — a new roof. The roof was soon followed by the installation of two beautiful new steel entry doors at the front and side entrances. “When I installed the side door, I discovered how water had been coming off the roof and leaking around the base of the door jamb for years. It led to some rotting floor decking and damaged plaster, but we were able to get it corrected.”

With the roof and doors complete, the focus turned to replacing the tired kitchen. “As someone who loves to cook, having a kitchen with good storage, counters, and modern appliances was a must.” José learned of the HRS Remodeling Together Program and soon began to attend the Fix-It School workshops.

As a single dad who not only works a full-time job, but who is also pursuing a master’s degree, finding time, money, and energy would be a challenge for most, but José was not to be deterred. In addition to feeling supported by HRS staff, he drew help from friends and family at certain points to provide extra hands and expertise. José

removed layers and layers of old kitchen flooring as well as the demolition of the old kitchen which included relocating the water piping from inside the walls to a more accessible position.

When it came to installing a ceramic tile backsplash, José took the tile workshop at HRS but also enlisted the help of his Dad who had been taught tiling by his father back in his native Puerto Rico.

In addition to taking the program workshops and in-home coaching, José selected kitchen cabinets made in the HRS Cabinet Shop. “I was able to save a lot of money and I ended up with a much higher quality cabinet than what my budget allowed for,” he commented. When asked about the two-tone paint scheme – a rich blue on the base cabinets with a crisp white on the overheads – José shared, “I saw the combination in a brochure for appliances and it became my inspiration.”

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2021 Resourceful Homeowner Celebration

While COVID-19 prevented us from gathering in-person, we used video to celebrate four amazing D.I.Y. kitchen remodels and four inspiring homeowners. Congratulations to our four finalists – Lynne Hill, Karen Pearson, José Capeles, Angie Miedzielec – who were selected from over 35 kitchen candidates.

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Long Serving HRS Finance Manager Retires



On April 2nd, Maureen Martin, our finance manager for the last 16-years “officially” retired from Home Repair Services. Maureen, a graduate of Aquinas College with a degree in Accounting and Business, came to HRS after working as a Certified Public Accountant and Chief Financial Officer with a variety of organizations including some large public-school systems. The breadth of her training and experiences prepared her well when she took the position at HRS – an organization that she had first been introduced to by one her friends. In reflecting on the decision to come to HRS, she shared, “I was happily self-employed at the time, but I was missing the purpose that comes in the nonprofit sector. After learning more about the role and the work HRS does with homeowners, I knew it was the place for me.”

Maureen found great joy in hearing back from those helped by HRS and was moved by their excitement and gratitude. Maureen explained, “It was a privilege to use my accounting skills to help HRS succeed which in turn, helped homeowners succeed. I knew every day my job was supporting thousands of people in the community and was not just increasing an organization’s bottom line.” Maureen shared “I didn’t expect to be with HRS for 16 years until I retired.. The longest position I previously held was 8 years as a CFO for an organization. There is just something about HRS that grabbed me, and I enjoyed working with colleagues who had a heart for service.”

Maureen may be putting numbers aside during her retirement; however, her days will be filled with plans to travel from spending time with family on the west coast to seeing the rolling green hills of Ireland and Scotland to visiting the many wonders of the National Parks. Maureen said she loves to see new sites while she travels, meet new people, and develop relationships along the way. Maureen will continue to pursue her passion for helping others through her now 40 plus year involvement with the Quota Club, an organization that supports the deaf and hard of hearing.

We are very thankful for Maureen’s contribution to the success of HRS during her tenure and for her dedication to seeing our neighbors become successful homeowners. From all of us who make up the HRS family, we wish Maureen all the best in her new journey.

Housing Counselors Stay Busy Teaching While Foreclosure Moratoriums Get Extended

The HRS financial literacy classes are in full swing, with Money Matters and Financial Capabilities starting the year with a flurry of activity. In the first quarter of 2021, HRS offered 13 financial education webinars drawing a total of nearly 100 attendees. This includes our first 3 Financial Capabilities series of the year, which awarded certificates of completion to 35 unique households who are working towards various homeownership and other significant financial goals.

The Federal foreclosure moratorium on the majority of home mortgages has been extended through June 30, 2021, so our counselors are working hard to educate homeowners on the best course of action given each household's circumstances. Since July of 2020, HRS has been awarded significant support from the following organizations to help us build out our services so that we have the capacity to meet the increasing demand for financial education, and so that we are fully prepared to respond to the expected increase in foreclosure intervention requests when the moratoriums, federal stimulus, and unemployment bonus funds come to an end. These partners include:

- Frey Foundation
- City of Grand Rapids
- Kent County
- Dick and Betsy DeVos Family Foundation
- Heart of West Michigan United Way
- PNC Bank
- TCF Bank
- Union Home Mortgage Foundation

A huge thank you to these partners who share in our vision of confident homeowners enjoying vibrant communities.

Questions?
www.lawestmi.org

Tips Recap

1. Your personal credit matters
2. Beware of Seller Financing
3. Know the Mortgage Finance Basics
4. A term to know: Escrow
5. Communication with your servicer
6. Be cautious about additional financing
7. Foreclosure & bankruptcy
8. Frequent home repair issues
9. Understanding property taxes

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For **Money Matters** classes and **Financial Capabilities certificate series** registration information, click "learn more" below.

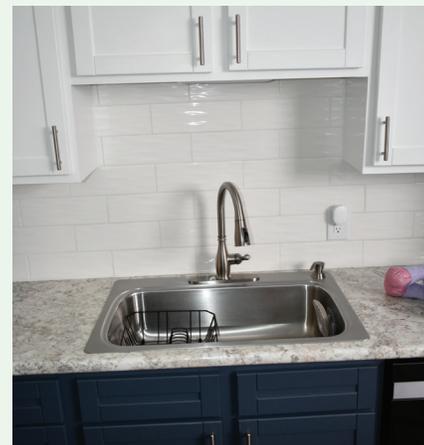
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José Capeles - continued from page 1

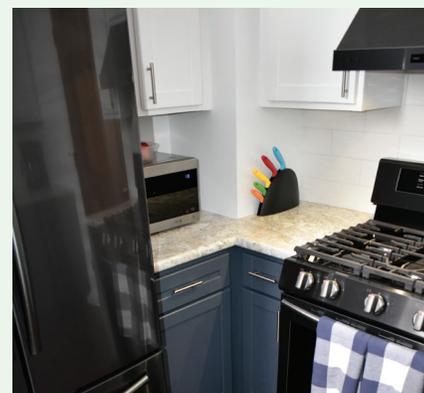
In reflecting on the house purchase and the new kitchen, José's thoughts quickly go to Giana. "While I cook, she will color or play Barbies at the table. I love music so it is often playing, and we'll burst into a dance together. We are making memories in this home."



BEFORE



AFTER



KITCHEN – FULL VIEW

Follow us on social media.



Repair Team Creates Main Floor Bath for 95-Year-Old WWII Vet

When HRS Repair Team Manager, John Guichelaar, visited the south east Grand Rapids home of Alfred and Juanita for an initial consultation, he knew he was in for a special challenge. For Alfred (95) and Juanita (89), the lack of a main floor bathroom was beginning to seriously threaten their ability to stay in their home of the last 42 years. Bathroom trips required either the dangerous navigation of a flight of stairs or it increasingly meant the very undignified use of a chair commode.

As John began to survey the 109-year-old home for options, nothing obvious was jumping out at him but then it came to him – carve out a corner of the formal dining room that did not look as if was getting much use anymore. John felt the location would not look too out of place and if it were built in the right way, it could be easily removed by a future resident if they desired a return to the full dining room space. After touring the basement and seeing how the integral plumbing connections were directly underneath the dining room and all were easily accessible, John felt he had found the solution and Alfred and Juanita felt likewise.

The HRS Repair Team began the project on a Monday and by Friday of that week, an enclosed room with a functioning toilet was in place. By early in the following week, a small vanity cabinet, sink, faucet, a mirror, two lights, and a safety bar by the toilet had been added. Just like that, a desperately needed bath was in place that is safe, private, and requires no steps to access!

Because of Alfred's military service to our nation (World War II South Pacific), the creative bath project was fully funded through our ongoing partnership with Senior Neighbors and the incredible generosity of the Home Depot Foundation.



BEFORE



FRAMING



BATH WALLED IN



FINISHED

PEOPLE WHO MAKE A DIFFERENCE: Sara Bremer

It was a dozen or so years ago when Sara Bremer was first introduced to Home Repair Services through her friend and former HRS Repair Team member, Cara Oosterhouse. Cara would often share with Sara reflections about her work at HRS and how it fit into the unique mission of the organization. And it was from those conversations that Sara knew who to reach out to four years ago when her furnace stopped working in the middle of a cold January snowstorm. A year after receiving help from HRS to restore her heat, she began attending the Rookie Renovator Workshops on Saturday mornings at the HRS Fix-It School. And through the knowledge and skills learned in those workshops, Sara and her father took on remodeling her kitchen and bathroom.

After her home remodeling projects were completed, Sara felt the urge to become a regular volunteer in the HRS cabinet shop. Even though she had no prior experience, she took to it quickly sharing, "I didn't have any wood-working skills when I first started volunteering, but I was able to learn how to build custom cabinets through hands-on practice and from the other great helpful volunteers." Sara's expertise has grown to where she now serves as the lead volunteer on Tuesdays and Thursdays making sure the other volunteers have what they need to seamlessly build cabinets. She also trains all of the new cabinet shop volunteers and helps when corporate groups come to HRS to volunteer.

When asked about her experience at HRS Sara says, "My time at HRS is very satisfying in so many ways. I enjoy building things with my hands, and I love it that these cabinets make dream kitchens affordable. I also enjoy working with the crew of volunteers each week. It's a fun and positive environment where together we team up to improve the community that we all live in. HRS provides resources to homeowners that are priceless and makes our community stronger. I am proud to be a part of it and to give back."

Sara's generous spirit to give back to others is evident in her other acts of kindness. As a seamstress, Sara made all the cabinet shop volunteers carpenter aprons and this past summer with the re-opening of the cabinet shop, she made masks to wear while in the shop. Thank you, Sara, for making a difference and for being a great asset to the work of HRS!



Dave Jacobs Society

According to Webster, the word Legacy is defined as *a gift by will especially of money or other personal property and something transmitted by or received from an ancestor or predecessor or the past*. Many of us want to leave a legacy for our loved ones now and in the future. A legacy that we pass on can be something tangible, but it can also be intangible. Our legacy can be how we always showed kindness, helped others, and lived out our values.

For Dave Jacobs, *legacy* was building a pillar in the community that helped ensure homeownership was not only accessible to all, but sustainable. For three decades, Dave wholeheartedly served as HRS's executive director and was dedicated to its mission so that our community would be built on strong families and strong neighborhoods. Successful homeownership is vital to our community and our children so both can flourish.

How will you leave legacy for future generations?

Please consider including HRS in your estate plan with a gift from your will, life insurance policy, 401(K) or similar retirement plan, charitable annuity, or donor-advised fund. For more information, contact Dustie Wiggins.



Why become an HRS Change Maker?

"If I were asked to describe HRS with one word it would be 'commitment.' And it is the same word I use to describe why I am an HRS monthly donor. 'Let your Yes be yes, and your No be no' is a Bible verse that I try to live by and through its long-standing commitment to enhance the living conditions of homeowners, I see HRS carrying out its vow to strengthen the vulnerable. By being a 'committed' monthly donor, I feel I am helping to do my share."

– Cyndi Higgins

Change starts at: <https://bit.ly/HRSChangeMaker>

If you would like to learn more about **volunteering at HRS**, please contact Mike Zamarron at 616.241.2601 ext. 248 or mzamarron@homerepairservices.org

If you would like more information about ways to **financially support the work of HRS**, please contact Dustie Wiggins at 616.241.2601 ext. 223 or dwiggins@homerepairservices.org

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because strong homeowners
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Join Us For a Lunch & Learn Tour

Home Repair Services will be hosting tours in 2021 at our building located at 1100 S. Division, Grand Rapids, MI 49507. We invite you to join us for a behind-the-scenes look at how HRS touches the lives of thousands of Kent County neighbors each year. We look forward to giving you the grand tour, sharing with you how we build up houses and build up those living in them, and answering your questions about HRS. All tours are held from 12:00 noon to 1:30 pm with a tasty box lunch provided. RSVP is requested. Whether you are new to HRS or have been a longtime friend, we want to show you around our home!

Please contact Dustie Wiggins at 616.241.2601 ext. 223 or [dwiggins@homerepairservices.org](mailto:dwigginshomerepairservices.org).



Upcoming 2021 Lunch & Learn Dates

Friday, May 21	Friday, August 20	Friday, November 19
Friday, June 18	Friday, September 17	Friday, December 17
Friday, July 16	Friday, October 15	

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