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Create and stick to a budget.**  Hoping to get a handle on your finances this year? Do you have a financial goal you’re hoping to reach?  **Let us help you get there.** Sign up for [Homebuyer Education](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=73215366f8&e=36e2fe85bf) and become eligible for FREE, one-on-one financial coaching, whatever your goals may be. | |  |  |  | | --- | --- | | |  | | --- | | [Learn more about Financial Coaching](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=49d1ca8b0a&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | **2. Become a homeowner.**  *In 2017, we helped* ***131 families*** *purchase homes at an average purchase price of* ***$148,000****.*  Is 2018 the year you kiss your landlord goodbye?    If your resolution is to stop paying your landlord’s mortgage and start investing in your (and your children’s) future, start by signing up for [Homebuyer Education](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f24b77884d&e=36e2fe85bf) and get personalized coaching from our Home Purchase Advisor. You’ll be connected to the resources, people, and knowledge that will help you become a homeowner.  **One of those resources is our** [Down Payment Assistance Loan](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=fa4d3cfe8c&e=36e2fe85bf), a second mortgage that allows you to avoid costly Private Mortgage Insurance, build equity faster, and combine it with a 1st mortgage of your choice for 100% financing. | |  |  |  | | --- | --- | | |  | | --- | | [Sign up for Homebuyer Education](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=d15014e475&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | **3. Take control of your home.**  **Do you have a leaky roof? High energy bills? Maintenance issues that are too small to justify calling in a professional to fix, but out of your wheelhouse?**  If you answered yes to any of these questions, make a resolution to tackle them in 2018 – we can help with our [HEAT Squad](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=4e2932af77&e=36e2fe85bf), [Home Repair](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=eadbe64aba&e=36e2fe85bf), and [We Can Fix It: Home Maintenance Education for Women](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=1c7f7696b5&e=36e2fe85bf) offerings. | |  |  |  | | --- | --- | | |  | | --- | | [Learn more](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=fd59461f03&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **Our Revolving Loan Fund receives $800,000** | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/f031a88c-c851-485b-8d3e-279f4414e982.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f3456c6fd3&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | Governor Phil Scott announced over $3.5 million in community development grants to eight communities this month, including $800,000 through the Town of West Rutland to NeighborWorks of Western Vermont’s Revolving Loan Fund.  This Vermont Community Development Program investment enables us to help Vermonters with limited income make [health and safety repairs to their homes](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=59929594a5&e=36e2fe85bf) as well as to [coach homebuyers into homeownership](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=243925aab7&e=36e2fe85bf). | |  |  |  | | --- | --- | | |  | | --- | | [Learn more](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=43f90025eb&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **Everyday Chef Finds a New Home at NeighborWorks** | |  |  |  | | --- | --- | | |  | | --- | | Everyday Chef is a cooking education program that meets participants where they are to improve their knowledge, skills, and confidence in the kitchen while nurturing a love for healthful food from our neighbor farmers. | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/f715d15b-9106-432a-8e57-2c66dda9dfbb.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=b1e1aea7c4&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | **During 71 Everyday Chef workshops hosted by partnering organizations, 1,035 Rutland County residents learned how to enjoy turning local produce and healthy ingredients into delicious meals in 2017.**   With the dissolution of its parent organization, Everyday Chef has found a home with one of its collaborators. NeighborWorks has been collaborating with Everyday Chef on its [Youth Employment Initiative](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=9daf8cdf7c&e=36e2fe85bf), a start-up that offers supportive entry-level positions to teens from Northwest Rutland while teaching them marketable culinary and business skills.  At home with NeighborWorks, Everyday Chef is looking to sustain its existing partnerships and grow its programming to meet the demand. NeighborWorks hopes to tap into the huge potential of Everyday Chef both to increase the health of Rutland County residents and to support local farmers and businesses. | |  |  |  | | --- | --- | | |  | | --- | | [Learn More](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=4e4f5ec005&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **Happy 40th Anniversary NeighborWorks America!** | |  |  |  | | --- | --- | | |  | | --- | | You may not know that NeighborWorks of Western Vermont is a member of the national NeighborWorks Network of nearly 250 nonprofits in all 50 states, D.C., and Puerto Rico. We are larger and stronger than most local organizations because of our network membership. | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/3f673865-b8cd-436f-a9d4-6a54b6c63e71.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=73d4fb64b4&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | As part of the NeighborWorks America network, we receive technical assistance; flexible grants; comprehensive training; and the opportunity to learn from fellow professionals.  For 40 years, NeighborWorks America has worked to create opportunities for people to live in affordable homes, both rented and owned; improve their lives; and strengthen their communities.  **Since 2012, NeighborWorks organizations have generated more than $30.3 billion in reinvestment in their communities.**  NeighborWorks of Western Vermont is proud to be a member of the NeighborWorks America Network! | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **RealtyWorks Featured Homes** | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/cec4e1b8-90b2-4b74-a1d7-e892c8a0f2cd.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=b2360a1d9e&e=36e2fe85bf) | | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/56968692-a110-4f02-a75f-efb04e20ca01.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=a8c3e9ee4b&e=36e2fe85bf) |  |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/9a25719a-d2f7-4163-b389-502f3ce349a3.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=61936638b7&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | [Check out RealtyWorks Listings](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=1f5ca2786d&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **First Mortgage + Our Down Payment Assistance Loan = 100% Financing** | |  |  |  | | --- | --- | | |  | | --- | | **You can pair our** [Down Payment Assistance Loan](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=c75643b794&e=36e2fe85bf) **with the First Mortgage Lender of your choice for 100% financing.**  Any eligible borrower can apply for a [Down Payment Assistance Loan](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=e251f7454b&e=36e2fe85bf) to purchase their primary residence. There is no income cap or first-time buyer requirement. You may be able to borrow up to $40,000 or 20% of the purchase price of the home, whichever is lower. | |  |  |  | | --- | --- | | |  | | --- | | [Learn More](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f34565797f&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **TAG Creates Mural, Sculpture in Baxter Street Alley** | |  |  |  | | --- | --- | | |  | | --- | | From September to December, a team lead by NeighborWorks of Western Vermont supported a group of nine 9-12 year olds from the Boys and Girls Club of Rutland County to create public art in Northwest Rutland with the generous support of [Green Screen Graphics](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=a3fed98a58&e=36e2fe85bf), [Project VISION](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f7c26f9505&e=36e2fe85bf), and the [Carving Studio & Sculpture Center](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=fe677aa89c&e=36e2fe85bf). | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/16ba2f24-7aab-4080-aee3-6eba9d220d81.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=59bc55e500&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | TAG, “Together, Art Grows” fostered neighborhood pride among youth and empowered them to get involved in their neighborhood’s revitalization. The design was simple: educate and give youth decision-making power to create public art by providing support, encouragement, and resources.   On a frigid December day, the youth plunged their hands into the paint buckets and smacked their hands onto the alley wall to leave their signatures on their work. | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/8695c043-797b-4849-9ae4-71e39dd24103.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=196ba1430a&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | A huge THANK YOU to Jennifer Yakunovich, Patti Lancaster, Courtney Santor, Nick Santoro, Erica Gauthier, Josh Morse, and April Cioffi for donating an incredible amount of their time to this project. Go check it out! | |  |  |  | | --- | --- | | |  | | --- | | [Learn More](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=13bcde1fb7&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | **Inside Peak: HEAT Squad Energy Audit** | |  |  |  | | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/823435b4-29bd-43aa-b2ab-b6784199067d.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f16eeb7f4b&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | We’ve created a sneak peak of an energy audit with a [HEAT Squad Energy Auditor](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=9688cb8fa5&e=36e2fe85bf).  **From the moment the HEAT Squad car pulls into your driveway to the moment it drives away,** [check it out](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=f640243db4&e=36e2fe85bf)**!** | |  |  |  | | --- | --- | | |  | | --- | | [Check Out our Blog Post](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=b573e652d0&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | [Top Social Benefits of Homeownership](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=7a905bdf18&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | You probably already know that…   * **there are tax benefits to owning a home.** * **buying a home is cheaper than renting in the long term.** * **homeowners pass on more wealth to their children.**   But beyond economic and financial benefits, there are several social benefits to owning a home as well.  Check out our blog post to find out what benefits you might experience after buying your first home! | |  |  |  | | --- | --- | | |  | | --- | | [Check Out our Blog Post](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=3e98611ce1&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | [An Interesting Way to Make Money Saving a Habit](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=e5d0a9432a&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | It's New Year Resolution Time.  Maybe you’ve decided: this is the year I will start [saving for a home](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=888ece20ba&e=36e2fe85bf). Or maybe for a new car. Or maybe just… [start saving](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=6f3140df44&e=36e2fe85bf).  [Read our blog post](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=1ce5b754f5&e=36e2fe85bf) for an interesting way to make saving a habit! | |  |  |  | | --- | --- | | |  | | --- | | [Check Out our Blog Post](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=caafe521a8&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | [Me + Money: Our Long Term Relationship](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=3d00bbc9f7&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | Our relationship with money is one of the longest relationships we’ll have in our life. Since we’re together for the long haul, NeighborWorks of Western Vermont encourages making that relationship a trusting, nurturing, and sustainable one.  **We've rounded up the best** [tools and tricks](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=cddd7ddf3c&e=36e2fe85bf) **for making your relationship with money healthy and fulfilling.** | |  |  |  | | --- | --- | | |  | | --- | | [Check Out our Blog Post](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=9fdb318c93&e=36e2fe85bf) | |  |  |  | | --- | --- | | |  | | --- | | **NeighborWorks of Western Vermont**  [NeighborWorks of Western Vermont](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=d62115fd25&e=36e2fe85bf) is a non-profit HomeOwnership Center serving Rutland, Addison, and Bennington counties and beyond.  **We are all things home.** We work to help Vermonters become educated about finances and homeownership, find homes to purchase, get the loans they need to buy homes, and renovate their existing homes to make them more livable and cost-efficient. | |  |  |  |  |  | | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/054a0819-82ac-46bb-8f59-541f6776436b.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=3eb21017dc&e=36e2fe85bf) |  |  | | --- | | **Buy a Home**  *Are you ready to stop paying someone else's mortgage?*   * [Homebuyer Education](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=1c4a65305d&e=36e2fe85bf) * [Financial Capabilities](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=2199c676a3&e=36e2fe85bf) * [Down Payment Assistance Loans](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=6b08d3e1dc&e=36e2fe85bf) * [30-Year Mortgages](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=78b1e4a65c&e=36e2fe85bf) | | |  |  |  |  |  | | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | |  | | --- | | [https://gallery.mailchimp.com/f2d704d208a3576abf592cb8e/images/6c1b0361-7d11-4fb4-b961-e08301713995.jpg](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=c492c02340&e=36e2fe85bf) |  |  | | --- | | **Fix a Home**  *Is your home in need of repairs? Are your energy bills too high?*   * [Home Repair Services](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=5286278a5e&e=36e2fe85bf) * [Home Repair Loans](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=ccf43db931&e=36e2fe85bf) * [HEAT Squad Energy Audits](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=097e50a917&e=36e2fe85bf) * [Energy Loans](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=2fe6e79708&e=36e2fe85bf) | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [https://cdn-images.mailchimp.com/icons/social-block-v2/outline-light-facebook-48.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=0cb1fbf7a8&e=36e2fe85bf) | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [https://cdn-images.mailchimp.com/icons/social-block-v2/outline-light-twitter-48.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=4408569d4d&e=36e2fe85bf) | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [https://cdn-images.mailchimp.com/icons/social-block-v2/outline-light-instagram-48.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=5280f96f97&e=36e2fe85bf) | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [https://cdn-images.mailchimp.com/icons/social-block-v2/outline-light-link-48.png](https://nwwvt.us11.list-manage.com/track/click?u=f2d704d208a3576abf592cb8e&id=ae76013249&e=36e2fe85bf) | | | | | | |  |  |  | | --- | --- | | |  | | --- | |  | |  |  |  | | --- | --- | | |  | | --- | | *Copyright © 2017 NeighborWorks of Western Vermont, All rights reserved.* You are receiving this email newsletter because you are on our contact list or voluntarily opted in on our website.  **Our mailing address is:**  NeighborWorks of Western Vermont  110 Marble Street  West Rutland, VT 05777  [Add us to your address book](mailbox://nwwvt.us11.list-manage.com/vcard?u=f2d704d208a3576abf592cb8e&id=f169c735f4)  Want to change how you receive these emails? You can [update your preferences](https://nwwvt.us11.list-manage.com/profile?u=f2d704d208a3576abf592cb8e&id=f169c735f4&e=36e2fe85bf) or [unsubscribe from this list](https://nwwvt.us11.list-manage.com/unsubscribe?u=f2d704d208a3576abf592cb8e&id=f169c735f4&e=36e2fe85bf&c=ffcbe95d22). | | | | |

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