niety suburban living with an urban feel in this stunning townhome located in a gated community in the beautifully designed Erickson Farms neighborhood in Felida. Built in 2016, this townhome was occupied only part time by the original owner so it is very lightly lived in and shows like nearly brand new. This pristine home offers luxury vinyl plank flooring, granite countertops, stainless appliances, and a full-service elevator! The expansive functional floorplan is open concept with an eat bar at the kitchen island, space for more formal dining and a gorgeous great room with floor to ceiling windows and stacked stone gas fireplace. A private, covered back patio is plumbed for a gas grill and the main floor office offers excellent workspace or could act as a fourth bedroom. The garage has a painted floor and custom built-in storage. A quick elevator ride upstairs leads to three bedrooms. The primary bedroom has a huge walk-in closet and private ensuite with double sinks, soaking tub and separate walk-in shower. The upstairs bedrooms each have a private sink and commode and shared upstairs with a deep sink, cabinets for storage, tile floors and a back splash. The elevator provides easy access to all 2,654 square feet of this home, which makes access to the upstairs bedrooms, bathrooms and laundry accessible and convenient for all abilities.

The garage has a painted floor and custom built-in storage. A quick elevator ride upstairs leads to three bedrooms. The primary bedroom has a huge walk-in closet and private ensuite with double sinks, soaking tub and separate walk-in shower. The upstairs bedrooms each have a private sink and commode and shared upstairs with a deep sink, cabinets for storage, tile floors and a back splash. The elevator provides easy access to all 2,654 square feet of this home, which makes access to the upstairs bedrooms, bathrooms and laundry accessible and convenient for all abilities.

Just outside the gate of the community there are great dining options as well as nearby great schools and community events.

Time To Prequalify
The Housing Choice Voucher (HCV) program helps low-income families transition from renting to homeownership. The U.S. Department of Housing and Urban Development (HUD) provides this assistance to help people build equity in their own homes rather than see the money lost to rent. It helps low income families transition from renting to homeownership. While there are a lot of steps to the process, it can help people build equity in their own homes rather than see the money lost to rent.

Public Housing Agencies
HUD has teamed with the administering of this voucher program to local public housing agencies (PHA). They help to keep low-income families, the elderly and people with disabilities find safe and affordable housing. They may even provide supportive services such as job training, financial counseling and health care referrals.

COUNSELING AND EDUCATION
The voucher program provides counseling and education to participants as they enter the program. Phases include homeownership counseling and education sessions before purchasing a home. Participants must attend homeownership counseling and education to participants on topics such as budgeting, credit repair and home maintenance.

PHAs must follow the HUD-established guidelines and federal regulations. PHAs may set additional criteria or limits on who can participate in the voucher program. For example, some require a minimum credit score or household income restrictions.

AMOUNT OF BENEFITS
Eligible individuals can receive a voucher that can be used to pay for a portion of the monthly mortgage payment, homeowners insurance and certain homeownership expenses. PHAs may set additional criteria or limits on who can receive a voucher that can be used to pay for a portion of the monthly mortgage payment, homeowners insurance and certain homeownership expenses.

PUBLIC HOUSING AGENCIES
Not every PHA offers the voucher program in their jurisdiction. The program is also subject to funding availability and may not be able to be available. Sometimes there is a waiting list to receive assistance through the program.

Counseling and education to participants on topics such as budgeting, credit repair and home maintenance.

Presented by Jessica LeBlanc
503-467-6157

Steve Bowmer
Branch Manager
503-964-1485
SteveBowmer@Leader1.com
2005 SE 192nd Ave Suite 249 - Camas, WA 98607


ColumbianHomes.com
REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING
Saturday/Sunday, July 22/23, 2023

DESIRABLE FELIDA LOCATION
PRISTINE 4 BEDROOM, 3 BATH TOWNHOME WITH FULL-SERVICE ELEVATOR

10604 NW 33rd Ave, Vancouver
$778,000


ColumbianHomes.com
REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING
Saturday/Sunday, July 22/23, 2023

Real Estate Trends
TOUR OUR RIDGEFIELD HOMES SUNDAY 1-4PM

Your Way Home Begins Here
columbianhomes.com

• Save Searches of Homes you are Following
• View weekly Open Houses
• Read Home Related Articles written by local Experts
• Home Buyer & Seller Resources and more

Find Your New Home

Quickly find your new home with SW Washington’s most comprehensive source of home data.

columbianhomes.com

Rowena Lusbys
Realtor,
Managing Broker,
Team Owner
with 23 years
experience.

+1 (800) 909-6399
Rowena@GoWithRe.com
The vast majority of service pros are trustworthy—but don’t let your guard down.

Homeowners aren’t often the target of scam artists, since the vast majority of service pros are upstanding members of our communities. Unfortunately, however, the potential to come across a shady contractor exists—so be aware of the warning signs. They may be looking to make a quick buck by doing substandard work, or they may take upfront payment for a job and never complete it. The Federal Trade Commission found that one in 10 American adults are annually tricked by some kind of scam or fraud—and many of them are related to home-improvement projects like these. Here’s how to make sure you’re not the next victim.

**WHAT TO WATCH FOR**

Be wary of any contractor who approaches you or your home and asks for your business. Reputable service pros aren’t going door to door looking for work. The Federal Trade Commission cautions against working with anyone who only accepts cash or asks for a bulk payment before starting the work. Don’t allow anyone to use material left over from a previous project, since it could be damaged or stolen. Avoid those who ask you to handle the permitting process. They should have the proper credentials, good references—and a listed phone number and website.

**LENDING RED FLAGS**

Be wary of a contractor who wants you to finance a home-improvement project through their own lender. Check with independent loan officers yourself, in order to get a clear idea on what you'd be approved to spend and the agreement's terms and conditions. Institutions who you've previously dealt with are preferable but if you decide to get several loan estimates, make sure they are with trusted lenders.

**DOCUMENT IT ALL**

Get everything on paper, since signed contracts give you the most protection if things go wrong. Court cases involving renovations and construction are typically decided through documentation. Refuse any cash-only or handshake deal, those who make upfront payment requests, and anyone who employs a high-pressure sales technique. Take your time and examine all documents carefully before signing. If you feel uncomfortable with the offer, ask an attorney to help you go over everything. There will be a fee for this service, but it might save you big bucks down the road. In the meantime, you’ll know exactly where you stand.
How to Minimize Your Costs

Job searches for the unemployed can be extremely difficult to manage. Those who sit out of work may spend weeks, months, or even years looking for their next job opportunity. In fact, the U.S. Bureau of Labor Statistics has placed the average search length at 19 months. CareerBuilder estimated that job searches last an average of 35 to 40 weeks during recessions. That adds more stress to an already difficult situation. If you remain unemployed for very long, you’ll need to determine how much is needed each month to maintain your budget. Gov and Mint can help. Either like Goodbudget, Consumer, or video interview, rather than

INVESTING IN YOURSELF

Consider hiring some help full-time or part-time, including an account manager, or look for certiﬁed professionals that you might have missed. Look for certiﬁed professionals with a proven track record of success. If you find yourself on the outside looking in because you lack certain educational requirements, enroll in university or community college programs to help expand your resume. There may be ﬁnancial aid programs in place that make it easier on your budget.

How much is needed each month to maintain your budget. Gov and Mint can help. Either like Goodbudget, Consumer. In the midst of an unexpected mishap like a broken-down car. Saving is, of course, much harder when you’re out of a job, but might become critical should you experience an unexpected mishap like a broken-down car. SEARCHING FOR LESS

Look for opportunities to apply for jobs online, rather than going through the time and expense of printing lots of paper, using gas to drive to the post office and making large expenditures for mailing it through savings, unemployment benefits or severance. Look for certiﬁed professionals that you might have missed. Look for certiﬁed professionals with a proven track record of success. If you find yourself on the outside looking in because you lack certain educational requirements, enroll in university or community college programs to help expand your resume. There may be ﬁnancial aid programs in place that make it easier on your budget.