

Keep Your Home, *Continued from page 1*

to reduce foreclosures in “hotspots” throughout Los Angeles County. The goal is a lofty one given that Los Angeles County has virtually the same number of foreclosure filings as Clark County, Nevada, which includes Las Vegas, the home to the nation’s highest metropolitan foreclosure rate. In the last four months, the award has facilitated help to nearly 1,000 distressed homeowners at fairs throughout the county. During the fairs, homeowners and their families are treated with respect and dignity, receive a continental breakfast and lunch, and speak with their lender, a volunteer legal professional and/or a counselor from a HUD certified housing agency.

“KYH is delighted to work with LA NHS to help families stay in their homes and to advocate for neighborhoods that have been devastated by the mortgage crisis,” states Bruce Karatz, founder of KYH. “I am deeply moved when I visit the fairs and see families receive foreclosure prevention assistance. We are helping LA NHS provide these families with hope,” adds Mr. Karatz.

About Keep Your Home Foundation — Keep Your Home Foundation (KYH), a non-profit organization founded in 2006, is dedicated to assisting homeowners remain in their home in the face of difficult economic realities. KYH provides information and resources to hundreds of Southern California homeowners, who would otherwise be forced into foreclosure because of the lack of trustworthy counsel regarding refinancing and loan modifications.

About Los Angeles Neighborhood Housing Services — Over the last 25 years, LA NHS has reinvested more than \$2.2 billion into neighborhoods throughout the county. As a part of this work, it has developed and rehabilitated more than 11,000 housing and commercial units, put 1.9 million families on the road to homeownership, created 175 block clubs, and employed 200 neighborhood youth. As a lender to these underserved communities, LA NHS has maintained a loan portfolio with a 3% or less delinquency ratio and no foreclosures since inception. In 2007, LA NHS established the Los Angeles County NeighborWorks® Center for Foreclosure Solutions to address the foreclosure issue. LA NHS is the largest, non-profit, affordable homeownership provider in Southern California.

Giving the Gift of Education



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School days can be expensive days. According to The College Board, Trends in College Pricing 2008, the average published total charges, including tuition and fees and room and board for in-state students at public four-year colleges and universities in 2008-09 are \$14,333, 5.7% higher than 2007-08.

For private four-year colleges and universities, the same total charges are \$34,132, 5.6% higher than a year earlier. Something else to consider is the 2007 College Board Study, Education Pays, that shows people with a bachelor’s degree earn over 60 percent more than those with only a high school diploma. Over a lifetime, the gap in earning potential between a high school diploma and a B.A. is more than \$800,000.

That means if it’s a choice between saving for your child’s college education and getting that big-

screen television, you might want to consider putting money away now.

I speak to people everyday who either have children or love someone else’s dearly. What better gift can you give than the gift of education? Most of us want our children’s quality of life to be better than our own, and you don’t have to be the parent to contribute – grandparents, aunts, uncles, and friends can contribute on behalf of a child.

Saving for college need not be challenging. State Farm offers very affordable, easy savings options you can begin taking advantage of today. The main goal is to establish a savings strategy early. By saving over time, you may not have to come up with large sums of money or take out large loans at the time college starts. Even small amounts on a regular basis can make a big difference in a child’s future.

Staging Your House For A Quick Sale

“Home staging” is increasingly popular among homeowners seeking to sell their house. Curb appeal, clutter removal and a thorough cleaning are important, but a few extra steps can dramatically improve the appeal of your home to a buyer.

Design and model home expert Janice Jones, who oversees model home design and decorating for Pulte Homes, offers a few tips to help you create an up-to-date new and fresh look that can set your home apart from the competition:

1. Use Color: Adding the right punch of color to ac-

cent walls or trim can create depth, enhance kitchen cabinets or bring a boring bathroom to life.

Jones encourages homeowners to find pops of color in accessories, such as throw pillows, coffee-table books and decorative canisters. The key is to experiment and not be afraid to add extras such as exciting wall art or a playful chair or an area rug. Different colors have different effects, Jones says:

- Red is stimulating and encourages self-confidence.
- Orange promotes happiness and celebration.
- Yellow is uplifting and

light-hearted.

- Blue is calming in softer tones, promotes clarity in deeper ones.

- Green is the color of nature; it feels fresh and rejuvenating.

- Aqua is restful while pink is gentle and sweet-making a great pair.

- Purple tones bring out a sense of compassion.

2. Less Can Be More:

When Jones decorates model homes, she takes care not to clutter spaces and aims to keep rooms inviting, comfortable and memorable. This requires appropriate-sized furnishings that allow for maxi-

mum seating without crowding.

“Use fewer accessories and try not to overstimulate,” she advised. “This makes living spaces appear much larger.”

3. Focus on the Home: Homeowners achieve better results by displaying only their most important collectible treasures in a bookcase, a see-through furniture cabinet or open shelving. The focus should be on the house, not the current homeowner’s knickknacks.

4. Know the Latest Trends: Design trends have been moving toward simple clean lines, an organic approach and a more relaxed look overall.

Flat-screen TVs, laptop computers and other technology have changed the need for heavy, deep pieces.

5. Even Small Changes Reap Rewards: Jones stresses that even a small decorating project can make a significant difference.

“Interior design gives home sellers a great opportunity to make a good first impression,” she said. “Simple staging can be livable as well as sellable.”

When staging a home for sale, use neutral colors in flooring, upholstery and window dressing to enhance brighter accents.

For more home-staging tips from Pulte Homes, visit <http://bit.ly/StagingTips>.

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