



## Homeowner Safety Event Recap

On Saturday July 22nd, Habitat for Humanity Portland Metro/ East hosted a Neighborhood Safety Event for our homeowners in collaboration with different city agencies that work to make our communities safer. Over 70 people attended the fun filled event with delicious food, entertainment and door prizes. Participants got a chance to better understand what services are offered to help prevent/reduce crime and engage their neighbors to build a stronger community network. Thanks to the following partner businesses for contributing to this event; Trader Joe's, Target, Grayling Jewelry, Great Notion Brewing, New Seasons Market, Salt and Straw, Mimosa Studios, Restore, Imelda and Louie's Shoes, Me Fitness Studios, Costco, Portland Story Theater, Chinook Book.

## Tips for Prioritizing Your Bills When Money is Tight

During hard economic times and when money is tight, unforeseen circumstances may prevent us from meeting every financial obligation on time. While we all strive to pay all of our bills promptly, sometimes we are forced to choose which payment to make with limited funds on hand. We're talking specifically about paying bills, but you will need to have enough money set aside for other household expenses such as groceries. If you're not sure you're going to be able to pay all of your bills, contact 211.org or dial 211 from your phone. These are some of the considerations to take into account when prioritizing your bills.

1. **Your mortgage.** Your first bill paid every month should be the one that keeps a roof over your head. Late fees add up and late payments negatively affect your credit history.
2. **Work-related expenses.** Any bill that preserves your ability to earn a living should be a high priority. This includes your car payment and insurance if your vehicle is essential for you to get to work. Your phone bill also qualifies if you rely on it for work.
3. **Utilities.** Most utilities, including your water bill, electricity and gas, usually give more time to pay your balance before they shut off your service. Many will work with you to set up a payment plan. Not paying or making arrangements can mean costly disconnection/reconnection fees and in some instances.
4. **Child support.** This is an obligation no one should overlook, period. It also preserves your ability to earn a living, because if you don't pay, you could be arrested. It's impossible to earn a living from a jail cell.
5. **Taxes.** Another expense that can get you arrested if you fail to pay.
6. **Federal student loan payments.** Because student loans are backed by the government, they have more power to act against you than typical bill collectors. Ask about applying for a deferment until your financial situation improves.
7. **Phone bill.** If you have both a cell phone and a land line, you may have to choose one or the other.
8. **Cable/Internet/Satellite TV.** A lower priority bill, to be sure.
9. **Unsecured debts.** This includes credit cards, medical bills and the like. Since these debts aren't attached to any collateral, their only recourse is to take you to court. Suing you will take some time before they can extract payment. Stick with paying the bills that have immediate consequences for non-payment. Note: Pay higher interest rate debts first. Within this category, prioritize your credit cards with the highest rates and try to get them paid off first.
10. **Collection accounts.** No matter what bill collectors tell you, don't forego paying higher-priority bills to pay a debt collector. Move this priority up only if they actually sue you and win a judgment in court. Empty threats to sue don't count. When financial hardship strikes, get organized right away and look for ways to cut spending. Don't be shy or ashamed to talk to all of your creditors about your situation; ask for deferments or extensions to give yourself more time to pay. Ask if your creditors can lower your minimum payment.

## Property Tax Reminder!

Multnomah County sends out tax bills by October 25th of every year. Your mortgage servicer pays your property taxes through your escrow account. The county sends you a yellow copy for your records. If you receive a green copy, please call your servicer to verify that they received a copy of the tax bill.

## Next Homeownership Classes

**NOV**  
**11**  
**Healthy Homes and Green Cleaning**  
November 11th 9:30-11:30 a.m.  
Come learn how to incorporate healthy home practices and how to make non-toxic cleaning solutions.

**DEC**  
**2**  
**Design on a Dime**  
December 2nd 1:00-3:00 a.m.  
Want to refresh your home's interior? Come learn some inexpensive decorating and design tips.

**JAN**  
**6**  
**Organizing your Financial Papers**  
January 6th 9:30-11:30 a.m.  
Tired of looking at mounds of paper? Can't find that form you need? Bring your pile in for a hands on workshop of sorting your important documents. Come learn what to keep and what to shred. We'll have filing supplies and a secure shred box. Leave with your files in order.



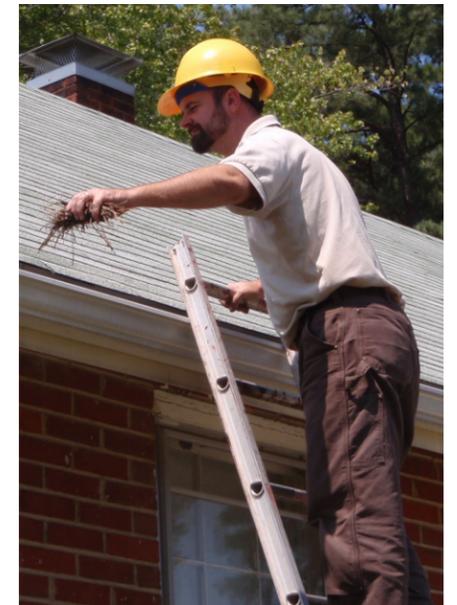
All classes will be held at our Homeownership Education Center at 1478 NE Killingsworth St. Portland 97211. RSVP required. 503-287-9529 x34 or [julie@habitatportlandmetro.org](mailto:julie@habitatportlandmetro.org)

## The Importance of Cleaning your Gutters

Fall in Oregon brings beautiful turning leaves, rain... and clogged gutters. Gutters allow rainwater to keep from collecting on the roof, along the side of the house and at the home's foundation. They are designed to direct the water away, but when they're clogged by leaves and other debris, the water can't run through them. This leads to costly repairs to your roof, siding and foundation that can run into the thousands of dollars. You should visually inspect your gutters every few months to make sure they are free of debris and properly secured to your home.

If you live in a community with an HOA, report any overflowing or damaged gutters to your property management company as soon as possible. The cost of exterior repairs is shared among all members of the HOA so it's best to fix small problems before they become major repairs.

If you are solely responsible for the maintenance of your home, you can clean the gutters yourself with a gutter scoop and ladder (never get on a ladder without a second person present). There are many instructional videos on YouTube on how to complete the task safely. You can also hire a licensed and insured professional to clean your gutters. Gutter cleaning can cost between \$200-300 depending on the size of your roof and how steep it is.



## Welcome Lindsey!

In September, we welcomed our new AmeriCorps member Lindsey Griggs, Family Services Coordinator for Portland/Metro East. Lindsey earned a degree in Environmental Science and has worked in variety of related positions since graduating. During her term at Habitat, she will be assisting selecting the next round of partner families, assisting them through the program and coordinating and conducting outreach for pre and post purchase classes. Lindsey is excited to work and learn alongside future homeowners and help create lasting homes for hard-working Portland families.



Portland/Metro East

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# Building Connections

Fall 2017

## Upcoming Habitat Events

The Fix-It Fair is a FREE City of Portland event where you can learn simple ways to save money and connect with resources. Join your neighbors and talk to the experts about how to spend less and stay healthy.

**Saturday November 18, 2017**

9:30am - 2:30pm  
Ron Russell Middle School  
3955 SE 112th Ave, Portland, OR 97266

### Ongoing exhibits and hourly workshops on such topics as:

- Water and energy savings
- Safe and healthy home
- Food and nutrition
- Neighborhood and community resources
- Recycling
- Weatherizing your home
- Gardening and growing your own food
- Yard care and composting
- Transportation

### Plus:

- Repair Café: Bring one item to be fixed by a Repair PDX volunteer, while learning how to do it yourself. (Volunteers will do their best, but do not guarantee a complete repair.) You may bring a small countertop appliance, such as a toaster, or an article of clothing.
- Free lead blood testing
- Free giveaways
- Hourly door prizes
- Free professional childcare
- Free lunch
- Free minor bike tune-ups and flat tire repair for students and families



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