

## Creating a Home Inventory

In the event of a fire or other disaster, would you be able to remember all your possessions? Having an up-to-date home inventory will help you get your insurance claim settled faster and help you purchase the correct amount of insurance. Here's how to create one.



- Pick an easy spot to start – A contained area—like your small kitchen appliance cabinet, your sporting equipment closet or your handbag shelf—is a great place to get started.
- Include the basic information – In general, describe each item you record, and note where you bought it, the make and model, what you paid and any other detail that might help in the event you need to make a claim.
- Count clothing by general category – For example, “5 pairs of jeans, 3 pairs of sneakers...” Make note of any items that are especially valuable.
- Record serial numbers – Usually found on the back or bottom of major appliances and electronic equipment, serial numbers are a useful reference.
- Check coverage on big ticket items – Jewelry, art and collectibles may have increased in value and may need special coverage separate from your standard homeowners insurance policy. While you're making your home inventory list, check with your agent to make sure you have adequate insurance for these items before there is a loss.
- Don't forget off-site items – Your belongings kept in a self-storage facility are covered by your homeowners insurance, too. Make sure you include them in your inventory.
- Keep proof of value – Store sales receipts, purchase contracts, and appraisals with your list.
- Don't get overwhelmed – Once you've started your inventory, keep going even if you can't get it all done immediately. It's better to have an incomplete inventory than nothing at all.

A simple pencil and paper will suffice, but technology can make creating a home inventory much easier and faster.

Take pictures or videos – Create a visual record of your belongings. Walk through your home videotaping and describing the contents, where you bought it, the make or model—whatever information might be important to replacing and/or getting reimbursed for the item. For example, you might describe the contents of a kitchen cabinet: “Poppies on Blue by Lenox, service for 12 that includes a dinner plate, salad plate, bowl, cup and saucer. Purchased in 2015.” Use an app – There are many mobile app options that can help you create and store a room-by-room record of your belongings.

Your home inventory is only useful if it's accurate and you can access it to provide information to your insurance company in case of fire, theft or other destructive disaster. Make it a habit to add the item information and receipts to your inventory while the details are fresh in your mind. Regardless of the medium you've used to create your list, store a copy outside of your home.

There are also free smart phone apps that can help you create your home inventory. Just be sure the information you input is backed up by the app developer and that you know how to access information when you need it.

## Free Tax Preparation

It's Your Money. You Earned It. Go Get It! As much as \$6269 could be waiting for you when you file a tax return and claim the earned income, child, or education tax credits! Every year CASH Oregon and AARP partner up to provide free tax preparation for low and moderate income households.

**To find your nearest free tax prep locations, go to <http://cashoregon.org/free-tax-sites/> or call or visit the CASH Oregon office at CASH Oregon 2027 Lloyd Center, Portland, OR 97232 503-243-7765.**

## Property Tax Deferral for Seniors and People with Disabilities

The Oregon Legislature established programs that allow disabled citizens eligible or receiving Social Security Disability or homeowners 62 years old or older to delay paying property taxes on their residences - including manufactured homes, houseboats, multi-family, and income-producing properties.

If you qualify for one of the deferral programs, the state will pay your property taxes to the county. A lien will be placed on your property. You will be charged lien recording fees, which are deferred. Interest on the deferred taxes, at 6 percent per year, is also deferred. To get more detailed information about how to qualify for a property tax deferral through the Oregon Department of Revenue, visit [www.oregon.gov/dor/deferral](http://www.oregon.gov/dor/deferral)



## Next Homeownership Classes

FEB  
8

### Crime Prevention Tips

February 8th 6:00-7:30 p.m.

Want to learn how to secure your home and keep your family safe? The City of Portland Office of Neighborhood Involvement and the Portland Police Bureau will teach you what precautions to take and which department to call when you need assistance.

FEB  
10

### Meal Planning and Couponing

February 10th 9:30-11:30 a.m.

Finding ways to cut your expenses can be a challenge. Come learn how to maximize your grocery dollars by planning your meals and use coupons effectively.

MAR  
10

### Container Gardening

March 10th 9:30- 11:30 a.m.

Growing your own food is a great way to save money and eat healthy. Come learn which vegetables thrive in small spaces and how to maximize your crop.

### Social Media 101

March 10th 12:30-2:30 p.m.

FaceBook, Twitter, Linked In, NextDoor- there are so many ways to connect digitally with the world around you. Come learn how to use these platforms in a way that will enhance your personal and professional life.

APR  
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### Planning for Home Maintenance Expenses

April 14th 9:30-11:30 a.m.

Are you financially prepared to replace your refrigerator when it breaks? We know these expenses will come up eventually. Come learn how to prepare for these expenses and keep them from becoming a financial jolt.

### Decluttering and Organizing your Home

April 14th 12:30-2:30 p.m.

Get ready for Spring by learning about the best ways to keep your home tidy and clutter free.

All classes will be held at our Homeownership Education Center at 1478 NE Killingsworth St. Portland 97211. RSVP required. 503-287-9529 x41 or [lindsey@habitatportlandmetro.org](mailto:lindsey@habitatportlandmetro.org)



Portland/Metro East

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# Building Connections

Winter 2017



## Meet Cora

Cora started her internship with the Homeownership department in September. She is a senior at the University of Portland working towards her degree in Spanish and Social Work. During her time at Habitat, she will assist in selecting home buyers for the next Habitat development, and conduct community outreach for the Neighborhood Revitalization Program. Cora is grateful for the opportunity to fight housing displacement and advocate for affordable, safe homes for families in Portland.

## Energy Assistance

211info provides updates about Portland-area energy assistance funding on a regular basis. Dial 2-1-1 24/7, or text your zip code to 898211 Monday-Friday 9am-5pm for the latest information.

For a complete list of all Oregon and Southwest Washington energy resources, visit [www.211info.org/energy/](http://www.211info.org/energy/)



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