

Laurelwood Newsletter

Winter 2019

What's Inside?

- Job Search Workshop
- Rent Well Spring Course
- Dolly Parton Library & Free books for kids app.
- Nedco 2019 schedule
- Winter Tips
- And MORE!



Winter is upon us! This means many things to different people. Winter is a time to bundle up, to be extra careful on the road and in the elements, to think of the new year ahead and what you want to accomplish. It also means higher electric bills, darker days, and even seasonal depression. Take a peek inside where we have tips and tricks for you to get through the Winter Season safely and with ease.

Slowing Down and Reflection is a Natural Part of Winter.

Guess What?! Starting in January, Resident Services will have 2 Specialists! That's right!! Katie will be our 2nd Resident Services Specialist so we can expand our services! What is Resident Services you ask? Well, it is a department here at Homes for Good dedicated to folks living in our Public Housing. We provide advocacy, make stuff like this newsletter, assist with Resident Meetings, referrals, plan events for you and much much more! Give us a call! 541-682-2538 and Happy New Year!



Winter Survival Tips 101

Seasonal Depression?

The shorter days, darker days, did I mention shorter days? This can get us extra down and gloomy. Below are a few tips to help you pull through the winter gloom and doom! But remember, the shortest day has already happened, so it is all up hill from here!

Are you taking Vitamin D? If you live in Oregon, you are more than likely Vitamin D deficient. SAD (Seasonal Affective Disorder) is a real thing. Vitamin D could help. Typical recommendations are 2,000 IU per day or higher. Talk to your Dr. for more information.

Light Therapy— there are lights you can purchase that offer a bright full spectrum light that you can sit in front of for a half hour a day or more. *Again, talk to your Dr. for more information.* There is plenty of information online and a great brand called Happy Light.

Exercise— Mild to moderate exercise can boost your mood and get happy hormones flowing. Take a brisk walk, do some pushups, even chair yoga can get your blood flowing to help boost your mood. There are many resources online for exercise classes you can do in your own living room and you can find one that fits your mobility needs.

People— Having a regular visitation with a friend or family member can make all the difference in the world to a gloomy day. Make sure to provide yourself time to socialize with others, laugh, listen to happy music. There are so many opportunities to connect with others. Including MeetUp.com, local Senior Centers, Enrichment classes offered by organizations, and more!

Plants— Plants have a wonderful effect on the body and your surroundings. Try visiting a garden store near you, or try having a plant in your home. Maybe you know someone that has a green thumb, and they can help you pick one out that is perfect for your home!



Winter Survival Tips 101 Continued:

Working with Winter Weather

Take steps to weatherize your home. This could be putting plastic on your drafty windows, or getting that weather strip for your drafty front door. Remember to ask your utility company for more tips and if you have any maintenance requests, call in a work order! Sometimes you can also ask your utility company to make a payment plan to help lower your bills in the winter months.



Take EXTRA Time— It takes longer to do normal day to day things with inclement weather. Make sure you are taking time to defrost your car windows, walk slower when outside, and to give yourself extra time to get from one place to the next. Leave extra room between you and the vehicles ahead if you drive, and also extra time for the bus to get where it needs to go. Be flexible!

Read your Mail! Homes for Good often sends notices out to residents about actions you need to take to make sure you are following winter protocol according to your lease and directions from property managers. This could mean disconnecting your hoses, keeping sidewalks clutter free etc. If you have any questions contact your PM.

Stay Home— It is better to stay home and avoid accidents in dangerous weather. Spend nicer days stocking up on extra food just incase a storm hits. There are grocery delivery programs in Eugene/Springfield too.

Want to Save Some Money??

Get a FREE Phone with FREE Minutes and Texts!

Contact:

Access Wireless

1-888-900-5899

www.accesswireless.com/lifeline

OR

Assurance Wireless

1-888-898-4888

www.assurancewireless.com



Education Opportunities



In this 6 week Rent Well series we will cover...

- Understanding the landlord/tenant relationship
- Fair housing and discrimination
- Accessing your background and credit information
- Learn the screening process
- Create a Housing Portfolio
- Graduate with access to the Landlord Guarantee Fund of \$5,000
- Earn \$50 for completing the course if you are in our Public Housing



Class starts on Thursday, February 28th from 9am –12:00pm.

Classes will be held on the following Thursdays from 9am-12:00pm:
Feb 28th, March 7th, 14th, 21st, 28th, and April 4th.

In order to graduate you must attend all 6 weeks of classes.

Location: Homes for Good 177 Day Island Rd. Eugene

Spots are limited, so register today! contact Frankie at 541-682-2538 or fleejohnson@homesforgood.org for more details.

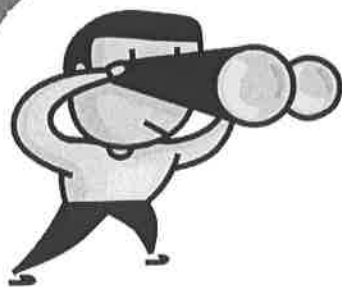
What people are saying about the class:

"I appreciated that staff took time to work individually with participants and help them with things that were confusing."

"It was helpful to learn about my rights as a renter and ways of communicating with landlords effectively."

"This class was very helpful and informative in more aspects of my life than just renting a place."

Education Opportunities



Stuck in a dead end job?

Looking for ways to stand out among dozens of applicants?

Tired of turning in applications and never hearing back?

Homes for Good in partnership with WorkSource Lane presents

Searching for Employment

A workshop full of tips to help you find and get the job you want!

When: Wednesday, January 17th, 2019—5:45-7

Where: Homes for Good Office 177 Day Island Road

RSVP: Contact your FSS coordinator OR Call Emily at 541-682-2541 for more info

Dinner will be provided!

Come and learn:

- Resume tips
- Interview tips
- How to network to find employment
- How to market your skills
- What employers are looking for



FOUNDATIONS CLASSSES

FINANCIAL FOUNDATIONS

Everyone can benefit from being smart about managing money. In this class series, you will build systems to tackle debt, strengthen credit, plan for the future and make your money work for you and your goals.

Required for all IDAs

Tues/Wed, January 8/9, 15/16, 6-8pm, 212 Main St, Springfield
Saturday, February 2, 9am-5pm, 212 Main St, Springfield
Tues/Wed, March 5/6, 12/13, 6-8pm, 212 Main St, Springfield
Tues/Wed, April 2/3, 9/10, 6-8pm, 212 Main St, Springfield
Saturday, May 18, 9am-5pm, 212 Main St, Springfield
Tues/Wed, June 18/19, 25/26, 6-8pm, 212 Main St, Springfield

ABCS OF HOMEBUYING

Explore the ins and outs of financial preparation, mortgages, real estate, home inspection, insurance and the closing process from vetted industry professionals.

Required for Homeownership IDAs, and DPA

Saturday, January 26, 9am-5pm, 212 Main St, Springfield
Saturday, March 9, 9am-5pm, 212 Main St, Springfield
Tues/Wed, April 16/17, 23/24, 6-8pm, 212 Main St, Springfield
Saturday, May 4, 9am-5pm, 212 Main St, Springfield

SMALL BUSINESS FOUNDATIONS

Map your path to start or run your business effectively. Topics include business financials, legal entities, business taxes, value proposition and accessing capital.

Required for Small Business IDAs.

Tues/Wed, January 22/23, 29/30, 6-8pm, RAIN Eugene: 942 Olive St.
Saturday, April 6, 9am-5pm, RAIN Eugene: 942 Olive St.
Tues/Wed, June 4, 5, 11, 12, 6-8pm, RAIN Eugene: 942 Olive St.

YOUTH FINANCIAL FOUNDATIONS

Are you saving for a car, education or a rental deposit? This class will give youth age 16+ tools to make smart decisions around managing money.

Required for Youth IDAs.

Wed, February 6, 13, 20, 27, 4-6pm, 212 Main St., Springfield
Thurs, April 4, 11, 18, 25, 4-6pm, 212 Main St., Springfield

WWW.NEDCCDC.ORG | NEDCO WINTER AND SPRING SCHEDULE 2019 | 541.345.7106

HOMEOWNERSHIP TRACK

Register and start with...

ABCS OF HOMEBUYING or HOMEOWNERSHIP COACHING

Continue with topical workshops...

FINANCIAL FOUNDATIONS

Preparing to buy a house is the perfect time to focus on planning your entire financial picture and future. Offered monthly; see left side panel for dates/times

TACKLING STUDENT LOANS FOR HOMEBUYERS

Learn strategies you can implement today that will help your financial capability and your loan-readiness.
Thursday, January 17, 6-8pm, online workshop
Wednesday, April 3, 6-8pm, online workshop
Wednesday, May 8th, 6-8pm, 212 Main St., Springfield

HOMEBUYER LETTERWRITING

NEDCO's grant writer will lead you in composing a letter to the seller to stand out in a competitive market.
Tuesday, May 7th, 6-8pm, 212 Main St, Springfield

FIRST INVESTMENT PROPERTY

Local investors share how they started building slow wealth through real estate as first-time homebuyers.
Saturday, April 27, 9am-2:30pm, 212 Main St., Springfield

HOME MAINTENANCE

From roof shingles to the foundation, a local contractor will guide you through how to protect your home.
Tuesday, April 30, 6-8pm, 212 Main St., Springfield

HOME ENERGY EFFICIENCY

Learn low cost tips to use less energy in your home and save money from a local energy professional.
Wednesday, May 1, 6-8pm 212 Main St, Springfield

FINANCIAL WELLNESS TRACK

Register and start with...

FINANCIAL FOUNDATIONS or FINANCIAL COACHING

Continue with topical workshops...

YOUR FIRST SIDE HUSTLE

Explore how to test and turn your passion into an income generating side project.
Wednesday, February 13, 6-8pm, online workshop
Thursday, June 20, 6-8pm, 212 Main St., Springfield

DIY INVESTING

Explore basic considerations when getting started researching and choosing stocks, bonds and index funds.
Tuesday, March 26, 6-8pm, 212 Main St., Springfield
Tuesday, April 9, 6-8pm, online workshop

ESTATE PLANNING FOR EVERYONE

Explore wills, beneficiary designations, durable power of attorney & advanced directives with a local attorney.
Tuesday, March 19, 6-8pm, 212 Main St., Springfield

SOCIAL SECURITY PLANNING

A Certified Financial Planner will walk you through strategies and filing options given the current laws.
Wednesday, May 22, 6-8pm, 212 Main St., Springfield

DIGITAL COUPONING

Learn the latest strategies to decrease expenses and optimize your resources with digital coupons.
Wednesday, June 5, 6-8pm, online workshop

LOVE & MONEY

This workshop will stretch couples in collaborative ways with tools to work towards shared financial goals.
Tuesday, February 12, 6-8pm, 212 Main St., Springfield

FUNDACIONES FINANCIERAS

Mapea tu camino hacia el éxito financiero. Invierte en tu bienestar financiero.

Ya sea que desee comprar una casa, iniciar un negocio, comprar un automóvil, planificar para la educación postsecundaria, ahorrar para la jubilación o simplemente invertir en su bienestar financiero, Fundaciones Financieras es el lugar para comenzar. En esta serie de clases, exploraremos:

Planificación del presupuesto y flujo de efectivo:
¿Cómo puede tomar el control de la administración de dinero?

Enfrentando la deuda: ¿Cómo desarrollo un plan para enfrentar la deuda? Podría sorprenderte las formas de lidiar con diferentes deudas.

Canalizando los Ahorros: todos tenemos la intención de ahorrar, pero luego la vida pasa. ¿Cómo se cierra la brecha de la intención a la acción?

Planificación financiera: ¿Estás planificando para esos objetivos a largo plazo? Nos sumergiremos en lo básico de las inversiones.

Crédito: Desarrolle sus habilidades crediticias con una plantilla para fortalecer o reparar su crédito y que sea un activo para su capacidad financiera y le ahorre dinero.

Esta clase es necesaria para iniciar una IDA de propiedad de vivienda, pequeña empresa, educación o automóvil.

Martes/Miércoles, Febrero 19/ 20, 26/27, 6-8pm, 437 Union St. NE, Salem

Sábado, Febrero 23, 9am-5pm, 212 Main St., Springfield

Sábado, Abril 27, 9am-5pm, 257 SW Madison Ave #113, Conwillis

Sábado, Abril 27, 9am-5pm, 421 High St. #110, Oregon City

Sábado, Junio 8, 9am-5pm, 437 Union St. NE, Salem

Sábado, Junio 8, 9am-5pm, 212 Main St., Springfield

ABC DE COMPRAR VIVIENDA

Mapea tu camino a la compra de vivienda. En esta clase es dirigida por expertos de la industria y de ritmo rápido, aprenderás:

Preparación financiera: ¿Qué puedo hacer hoy que me ahorre en mi hipoteca mañana? Conozca los pasos a seguir hoy para estar listo para la compra de activos más grande en su vida.

Hipotecas: ¿Qué busca un prestamista para calificarlo para un préstamo? ¿Qué debes buscar cuando estás comparando préstamos? Conozca los diferentes productos de préstamos y cómo los préstamos estudiantiles afectan su preparación para préstamos.

Bienes raíces: ¿Cómo priorizar, cuándo la accesibilidad es apretada? Desde compras y negociaciones, hasta contingencias y aprenda el lenguaje de la industria. Aprenda sobre el estado actual del mercado local de bienes raíces, incluidos los tiempos de cierre, las tarifas y el inventario local.

Cierre: ¿Qué honorarios y gastos puede esperar pagar además de su pago inicial en el cierre? Desde el momento en que estás bajo contrato hasta el día en que recibes tus llaves, muchas de las piezas en movimiento deben caer en su lugar.

Protección: ¿Qué protege realmente el seguro del hogar? ¿Qué está cubierto, qué no está cubierto? Obtenga información sobre cómo proteger su hogar y sus bienes y cómo revisar su póliza para obtener ahorros adicionales.

Esta clase es necesaria para obtener una IDA de propiedad de vivienda o asistencia para el pago inicial.

Sábado, Marzo 23, 9am-5pm, 437 Union St. NE, Salem

Sábado, March 23, 9am-5pm, 212 Main St., Springfield

Sábado, May 18, 9am-5pm, 257 SW Madison Ave #113, Conwillis

Sábado, July 13, 9am-5pm, 212 Main St., Springfield

FUNDACIONES FINANCIERAS DE LOS JOVENES

Están sus hijos adultos jóvenes ahorrando para un automóvil, universidad o vivienda? Como parte de su membresía de NEDCO, su joven también puede recibir educación financiera. Esta clase brindará a los jóvenes mayores de 16 años herramientas para tomar decisiones inteligentes con respecto al dinero y es el primer paso para una IDA para jóvenes.

Planificación de presupuesto y flujo de efectivo: ¿A dónde fue mi dinero? Aprenda consejos y estrategias para tomar control de su administración de dinero.

Evitar y hacer frente a la deuda: ¿Cómo evito endeudarme? ¿Qué tipo de deuda es una buena inversión?

Construya para alcanzar metas y ahorros: ¿Cómo establece las metas de ahorro y las alcanza? Hablaremos sobre cómo ahorrar para compras más grandes (como la universidad, depósitos de alquiler o automóviles).

Pensando en grande para el futuro: aprenderá acerca de los seguros y cómo proteger lo que tiene. ¡También repasaremos cómo comenzar a invertir y hacer crecer tu dinero!

Crédito: ¿Qué es el crédito y cómo te afecta? ¡Aprenderá sobre formas fáciles de consultar su reporte de crédito y su puntaje, y cómo comenzar a construir su crédito ahora!

Esta clase es requerida para educación, automóvil o depósito de alquiler del programa IDA para jóvenes

*Miércoles, Febrero 6, 13, 20, 27, 4-6pm, 212 Main St., Springfield
Jueves, Abril 4, 11, 18, 25, 4-6pm, 212 Main St., Springfield*

Esta clase es en inglés. Si su joven desea tomar Youth Financial Foundations, pero no vive en el Condado de Lane, comuníquese con su asesor financiero.

What Is Dolly Parton's Imagination Library?

Dolly Parton's Imagination Library is...FREE!

It sounds almost too simple to be true, but by reading regularly with your children during their preschool years, you are giving them the biggest boost toward a successful education they will ever get.

Dolly Parton's Imagination Library will help you read with your child. There are many reasons parents do not read to their child, but we can eliminate one of them. Every child will have books of their very own, **at no cost to you**, thanks to **Eugene Public Library Foundation** and Dolly Parton.

Each month a new, carefully selected book will be mailed in your child's name directly to your home. He/she can look forward to new and exciting reading adventures from Dolly Parton's Imagination Library until he/she turns five years old as long as you remain a resident of **the City of Eugene**. Should the child move outside **the City of Eugene**, he/she automatically exits the program.

Dolly Parton's Imagination Library is a **FREE GIFT** to our children! **All you have to do is read to your children.**

Who Is Eligible?

Preschool children (birth until their fifth birthday) of **the City of Eugene**.

What Are My Responsibilities?

1. Be a resident of **the City of Eugene**.
2. Submit an official registration form, completely filled out by parent or guardian (form must be approved and on file with **Eugene Public Library**).
3. Notify **Eugene Public Library** any time your address changes. Books are mailed to the address listed on the official registration form. **If the child's address changes, you must contact Eugene Public Library at (541) 682-5450 in order to continue receiving books.**
4. Read with your child.

When Will I Receive Books?

Eight to ten weeks after your registration form has been received, books will begin arriving at your home and will continue until your child turns five or you move out of **the City of Eugene**.

How Can I Help?

Do you know a preschool child in **the City of Eugene** who is not receiving Dolly Parton's Imagination Library? Give their parents a brochure/registration form and encourage them to fill it out and mail it to the address below. Telling them about this **FREE program** can make a huge difference in their future and the future of our community.

If you know of a business, organization or individual who would like to donate funds to support this gift to your children, donations can be sent to:

Eugene Public Library Foundation
100 West 10th Avenue
Eugene, OR 97401
(541) 338-7018

Dolly Parton's IMAGINATION LIBRARY Official Registration Form

PLEASE PRINT

1st Preschool Child's FULL Name _____ Sex: M F / _____ Phone _____

2nd Preschool Child's FULL Name _____ Sex: M F / _____ Phone _____

Child's Date of Birth _____

Parent/Guardian's Name _____

Child's Home Address _____

ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

Mailing Address (if different) _____

ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

Email Address _____

"This child is a resident of the City of Eugene"

SIGNATURE OF PARENT/GUARDIAN

Online registration available at www.eugene-or.gov/library



Sign up your child today!

Simply fill out the above form and mail to:
Eugene Public Library
100 West 10th Avenue
Eugene, OR 97401
(541) 682-5450

This program is one of the most important ways I know to improve the educational opportunities for children in your community!"

-Dolly

The Dollywood Foundation is a 501(c)(3) public nonprofit organization.
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Protect Yourself and Your Belongings

The best protection you can get for your family and your possessions is renter's insurance

Renter's insurance is NOT something HACSA provides, but is it strongly recommended. Most policies are relatively affordable - between \$100 and \$200 per year. Make sure your policy is an *all-risk* policy. It will protect you in cases of personal injury of a guest, and theft or damage of personal property. Remember, HACSA does NOT cover the personal property of residents. In case of fire or other damage where it is determined that the resident is at fault, the resident is liable for his or her own property plus damages to HACSA property.



Many people don't realize how much they have invested in their personal belongings. Replacing household property could easily add up to thousands of dollars.

Your renters policy covers your furniture, clothing, TV set, stereo, appliances and other personal property. However, this protection is limited to losses resulting from perils that are specifically listed in your policy.

Your renters insurance policy should include at least three other important coverages:

- Personal Liability.** This coverage protects you in case you accidentally cause bodily injury to others or damage the property of others (assuming this property isn't in your possession or control except for specific situations detailed in your policy.)
- Medical Payments.** This covers the medical expense of others who are accidentally injured while in your home with your permission, or elsewhere if the injuries are caused by your actions.
- Additional Living Expenses.** If you live somewhere else temporarily because of damage (covered by your policy) to your home, you'll be paid for the necessary increase in expenses such as hotel bills and restaurant meals.

Contact your local insurance agent for more information and get your policy today, if you don't already have one.

Hey There!

What do you think of the Laurelwood newsletter? Have an idea for the next issue? Let us know your thoughts! Contact Frankie at 541-682-2538

Agency SPOTLIGHT



WorkSource Oregon is a network of public and private partners who work together to effectively respond to workforce challenges through high-quality services to individuals and businesses, resulting in job attainment, retention and advancement.

Looking for a job? How about a better job than what you have now? Need resume help?



Come check out the workshop at Homes for Good with Worksource Lane in January! More details are inside this newsletter.

Eugene Location:

2510 Oakmont Way | Eugene, Oregon

Phone: (541) 686-7601

Public Housing Front Desk

541-682-4090

Property Manager

Jon Wild

541-682-2595

jwild@homesforgood.org

Assistant Property Manager

Maryanne Bussey

541-682-2569

mbussey@homesforgood.org

Property Management Division Director

Darlene Kelly

541-682-2599

dkelly@homesforgood.org

Work Order Line:

541-682-4010

(Submit a work order online at

www.homesforgood.org)

After Hours Emergency:

541-359-8874

Resident Services Manager

Wakan Alferes

541-682-2508

walferes@homesforgood.org

Resident Services Assistant (Se habla Español)

Frankie LeeJohnson

541-682-2538

fleejohnson@homesforgood.org

FSS Information

Suzanne Gatch

541-682-2548

sgatch@homesforgood.org

Member, HACSA Board of Commissioners & RAB Representative for Laurelwood:

Char Reavis

541-682-3410

charreavis@charter.net