



Portland/Metro East

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A quarterly newsletter for Habitat for Humanity Portland/Metro East homeowners.

Building Connections

Fall 2020

Habitat COVID-19 Update:

Community education classes continue to be postponed until further notice.

Offices are currently closed to the public, but homeowners and homebuyers are able to schedule to meet with staff virtually via Zoom or in person if necessary.

The Habitat ReStores have resumed operation and are open to the public with strict cleaning and social distancing protocols in place.

We continue to be here to support you! If you need assistance, please reach out.

Who to Contact *Need to know who to call for classes, payments, warranty or general info?*



Payment questions?

Loretta Kelly
loretta@habitatportlandmetro.org
503-287-9529 ext. 34



Warranty questions?

Ian Gallager
ian@habitatportlandmetro.org
503-287-9529 ext. 27



General questions?

Shelby Pierce
shelby@habitatportlandmetro.org
503-287-9529 ext. 19

Our newsletter is preparing to go electronic! Make sure we have your email address. Call us to update your contact information.



In this issue:

Let us know if you need extra help paying your bills

Save Money on Electricity: Solar and Peak Time Rebates

Car Insurance for Delivery Divers

Employment opportunities at Habitat

Let us know if you need extra help paying your bills.



If you are currently struggling to pay your bills and resorting to borrowing money from friends, family or relying on credit please let us know. We are here to support you and may have resources that could benefit your specific situation.

To be placed on a list of homeowners in need of resources reach out to Habitat. Occasionally, we receive notices of funding available in our area through other service providers. Once Habitat is notified of available funding, homeowners in need of assistance will be provided referrals until all funds have been awarded.

Contact **Shelby, Homeowner Support Coordinator** at 503-427-8405, or by email at shelby@habitatportlandmetro.org

Additionally, if you are unable to make your mortgage, utility or HOA payment, reach out directly to the provider of that service. Contact Habitat if you need assistance.

Convert to Solar and Save 10% on Your Electric Bill!

You will be receiving a postcard from Community Energy Project to share the details about how you can enroll in community solar. Community solar provides a unique opportunity to get your electricity from solar sources, or community solar fields like the one pictured, without having to install any solar panels on your house! This program is open to renters and homeowners alike and offers a benefit of 10% or more in total bill reduction while being a more renewable option for the environment.



Watch for the postcard and reach out to Community Energy Project with any questions at 971-544-8718. You can also visit their website to learn more or to sign up to attend a virtual information session: communityenergyproject.com/solar

Peak Time Rebates with PGE

If you are a Portland General Electric customer and are interested in earning rebates on your energy bill for shifting and reducing energy use when energy demand is high, we strongly recommend learning more about their Peak Time Rebates program. This program proves to be extra beneficial in the summer and the winter when demand for electricity for heating and cooling are high. By shifting your high usage times or reducing your usage all together, you get direct bill credits.

Learn more and enroll at:

<https://www.portlandgeneral.com/residential/energy-savings/peak-time-rebates>



Job Openings at Habitat for Humanity and the Habitat ReStores

Visit our website to learn more and to apply today!

<https://habitatportlandmetro.org/about-us/careers/>

Insurance for Delivery Drivers

If you are now driving or making deliveries as a way to earn extra cash, make sure you check your car insurance first! Most car insurance policies do not cover the business use of your own personal vehicle. This means that if you are driving your personal car to deliver groceries, food or packages, without the proper insurance coverage, if you get into an accident, you may have to pay for any property damages or medical expenses out of your own pocket. Medical expense payments after an accident are one of the largest portions of insurance claims and could leave you in a very difficult financial situation.



So what should you do?

- Contact your auto insurance provider to make sure you're covered
- Ask the delivery company or restaurant if they have insurance that covers you in your personal car
- Change to a commercial auto policy, if necessary

For full content of this article, visit

<https://www.consumer.ftc.gov/blog/2020/08/driving-extra-cash-check-your-car-insurance-first>