



Portland/Metro East

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PERMIT NO. 2966
PORTLAND, OR



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

Building Connections

Summer 2020

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

Habitat offices and classes update:

In light of the current COVID-19 Pandemic and our heightened concern for the safety of our homeowners, homebuyers, community and staff we have decided to postpone all community education classes until further notice. Any updates to our class schedule will be posted on our EventBrite site at: habitatportlandmetro.eventbrite.com

Our offices are currently closed to the public. Most staff are working from home and are checking email regularly. Updated cell phone numbers are listed below for some of our team.

Homeownership staff is meeting with homeowners and homebuyers by appointment only. If you need to schedule an appointment contact our office.

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



Class questions?

Tifani Tucker
tifani@habitatportlandmetro.org
503-287-9529 ext. 36



Payment questions?

Loretta Kelly
loretta@habitatportlandmetro.org
503-765-6069



Warranty questions?

Ian Gallager
ian@habitatportlandmetro.org
503-715-7537



General questions?

Shelby Pierce
shelby@habitatportlandmetro.org
503-427-8405



In this issue:

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Mortgage and Condo Payments After Income Reduction



Are you experiencing reduced income due to COVID-19 and unable to make your mortgage and/or HOA payment? If so, you must contact the mortgage company and/or your HOA directly.

Each homeowner's situation is unique and we want to provide you with the correct information for you.

If you are unsure how to contact your mortgage servicer or HOA please call Shelby Pierce, Homeowner Support Coordinator at Habitat. You can reach Shelby at 503-427-8405.

Early Retirement Withdrawals: What You Should Know

With so many people out of work and experiencing reduced income, many are considering withdrawals from retirement accounts. The CARES Act has loosened some restrictions on early withdrawals from some types of retirement accounts. Consider all of your options before taking this action; borrowing against your retirement will hurt you financially in the long run.

Changes enacted through the CARES Act affected traditional IRAs, employer-provided retirement plans such as 401(k) and 403(b).

If you chose to withdraw from a retirement account now, know that you may be drawing funds during a down market, meaning that in a few months, those funds would be more valuable. Withdrawing funds during a down market can significantly impact the future balance of your retirement accounts, leaving you with substantially less upon retirement.

Keep an eye out for fraud regarding your investments or savings. Thieves and scammers use times like this to prey on people's vulnerability. They will say things that sound too good to be true and make false promises or try to con you out of your hard-earned money.

Read more about this topic, as well as other topics surrounding fraud protection at Consumer Finance: <https://www.consumerfinance.gov/about-us/blog/cares-act-early-retirement-withdrawal/>



Innovative Changes COVID-19 Emergency Loan

Local non-profit Innovative Changes is currently offering low interest, small loans of up to \$500 for emergency use during the pandemic. No interest or payments are required on these small loans for the first 60 days.

To learn more or to apply for a loan, contact Innovative Changes at 503-249-5205 or visit their website at <https://www.innovativechanges.org/emergencyloan>

Resources

Food Resources

The Oregon Food Bank has developed a comprehensive list of local food banks and food pantries at their Food Finder website. Information is available in Russian, Vietnamese, Arabic, Swahili, Arabic and other languages.

To access this tool visit:

<https://www.oregonfoodbank.org/find-help/find-food/>

Utility Bill Assistance

Local non-profits IRCO, Latino Network, Human Solutions, SEI, NAYA and Snow Cap have energy assistance hotlines where callers can sign up to receive bill payment assistance for electric, water and gas utility payments. Financial assistance comes through the Oregon Energy Fund. Culturally specific non-profits may be able to provide support in additional languages.

To find out if you are eligible or to apply visit:

<https://www.oregonenergyfund.org/energy-assistance/>

FREE full day preschool now accepting applications!

Albina Head Start is currently recruiting for both our Early Head Start (birth-3 years old) and our Head Start (3-5 years old) Home based and Center based programs. Are you interested in FREE full day preschool? Locations in N, NE and SE Portland. Applications can be found at albinahs.org. You can also contact jreiley@albinahs.org for more information.

To learn more or to apply for a loan, contact Innovative Changes at 503-249-5205 or visit their website at

<https://www.innovativechanges.org/emergencyloan>



Job Openings at Habitat for Humanity and the Habitat ReStores

As of the publication date of this newsletter, Habitat for Humanity Portland/Metro East and the local ReStores are hiring for positions in finance, construction, donation procurement, retail and retail management.

Visit our website to learn more and to apply today!

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

ReStore Online Shopping is LIVE and Stores are Open!

During the time that our local Habitat ReStores were closed, our ReStore team prioritized creating an online platform for the sale of goods with the click of a button! You can now shop at the ReStore warehouse from the comfort of your home.

To see what unique items are available today visit:

<https://shoppdxrestore.org/>

All four metro area stores are also now open! ReStores in Portland, Beaverton and Vancouver are welcoming back donors and shoppers Thursdays through Mondays, 10am to 6pm, while the Gresham ReStore is open Thursday through Sunday, 10-6.

