

# NHA Resident Review



A NEWSLETTER FOR THE RESIDENTS OF  
NORTHWEST HOUSING ALTERNATIVES

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## Negotiate a Better Rate

If you're paying too much for car insurance, it's good to know you have options that can help you pay less. Remember that insurance is a competitive industry and you're not obligated to stick with a particular insurer who you feel is overcharging you. If you feel your rates are too high or keep increasing, call your insurance service representative and ask if you are getting the best rate possible. If your driving history and credit are both good, and you're utilizing all available discounts, you still have room to negotiate.

Explain to your agent that you are unhappy with your current rate and that you may take your business to a different insurer that can offer a better value. If you are a longtime customer, you may have even more leverage. It's also useful to come to these conversations armed with quotes from other insurance companies. If you can prove that other insurance companies will offer you the same or better rates, your current insurance company may fight to keep your business by matching or even beating the quotes. You may need to send your insurer a copy of the competing quote, however.

Just remember to be civil and treat them respectfully on the phone. Agents and representatives will be less inclined to help you if you lose your temper or come across as overbearing.

## Individual Development Account

Want to earn \$3 for every \$1 you save? With the IDA program, you will! Starting in May 2017, Northwest Housing Alternatives will be enrolling eligible residents into their Individual Development Account (IDA) program. The IDA program is a special savings account offered by NHA, designed to help families and individuals earning low incomes save towards a specific goal and build personal assets. NHA's IDA program will allow residents to save for purchasing a home or education after high school. The IDA program is like winning your own personal lottery! Participants receive a 3:1 dollar match (every \$1 dollar saved receives \$3 dollars as a match), allowing you to save up to \$12,000.

IDAs are more than just a money saving tool, though. Once enrolled, participants will receive support from their Resident Services Coordinator about financial education to help put them in the best position possible once they have reached their savings goal. Contact your Resident Services Coordinator for additional information and look for information about enrollment soon!

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# A THANK YOU TO OUR PARTNER:

Northwest Housing Alternatives would like to thank PDX Diaper Bank, a small non-profit organization based in Portland, OR. PDX Diaper Bank helps distribute diapers and adult incontinence supplies to residents living in Northwest Housing Alternatives units.



If you need diaper supplies for children living with you, or adult incontinence supplies for yourself, please contact your resident services coordinator!

### Double Up Food Bucks!

While most of Oregon Farmers' markets accept SNAP benefits (also known as Food Stamps, EBT or Oregon Trail), many also offer a matching program, which doubles SNAP purchases dollar for dollar up to a certain amount -- meaning you could get \$10 worth of food for only \$5 from your SNAP account.

We're also excited to share information about Double Up Food Bucks, a program that works with participating Farmers' markets throughout Oregon to match SNAP benefits up to \$10 at their markets Stretch your SNAP benefits by shopping for fresh foods at your local matching Farmers' market! You can ask your Resident Services Coordinator to check for participating farmer's markets near you, or go online to:

<https://oregonhunger.org/farmers-markets-snap>

### Utilities&Medical Care

Does someone in your household require ongoing medical care? Are you worried your electric, natural gas or telephone service might be disconnected? If you are, you should know that Oregon's regulated utilities offer a program to allow special payment arrangements to avoid having your telephone, electric and gas service from being shut off if you fall behind on paying your bills. If you have questions about this program, call the Oregon Public Utility Commission, Consumer Section at 1-800-522-2404.