

# NHA Resident Review



A NEWSLETTER FOR THE RESIDENTS OF  
NORTHWEST HOUSING ALTERNATIVES

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## Lower your Heating Bill

**Add blankets to the bed.** For every 1 degree you set your thermostat back, you can save 1 to 3 percent on your annual heating costs. So lower the temperature (nothing too crazy, of course) and pile on the blankets.

**Use your ceiling fan.** Typically, people think of ceiling fans as a way to cool down, but they can also be utilized for heat, to blow hot air down to where you feel it.

**Apply window film.** If you're really set on reducing your heating bill and don't mind investing some money, you could have window film installed over your windows. You'll find the film in home improvement stores, and it's what it sounds like – a translucent film that goes over the window. It reflects the sun's heat during the summer, keeping the house cooler; in the winter, it can reduce heat loss through old windows by up to 40 percent!

**Don't forget the basics.** Close your curtains or drapes on winter nights, which will help keep heat inside the house. (If you have thick curtains or drapes, that's even better – but be sure to keep the curtains open during the day so the sunlight can come in and warm up the home. Make sure your heat vents, registers and radiators are free of obstructions, close doors to rooms you infrequently use and don't run the fan after a shower since that humidity will warm up the next room – at least for a while. If you're going to be gone for the day, turn down the thermostat. (Most energy experts say it's a myth that it costs more to reheat a home than keep the house in a constant state of warmth.)

## Survey Responses: Analysis

Thank you to everyone who took our 2017 Annual Resident Survey! This survey is critical to our understanding who we're serving, what works well in our program, and what needs improvement. Our survey told us that:

- The services used most often in the last year were food assistance, energy assistance, and social activities and events.
- The majority of residents use our services 1-3 times per month
- 93% of you say that Resident Services is "helpful" or "very helpful"

We are doing well with regard to dependability and helping people to prepare for accessing services they'll need in the future. There are a few ways we can improve our program, too:

- Focusing on disaster preparedness, especially for those who might need extra assistance in the event of a major disaster
- Better and more clear information in the New Tenant Packet that goes out to all new NHA residents
- Promoting volunteerism among our residents
- Increasing hours and continuing to improve consistency with on-site hours

While increasing hours would be difficult due to the funding constraints of our program, we always strive to be as consistent as possible with on-site hours and will continue to improve! We have already started working on development in the other areas, so be on the lookout for more information at your property.

## NHA Resident Review

# A THANK YOU TO OUR PARTNER:

Northwest Housing Alternatives would like to thank their partner agencies and organizations that provide energy assistance to those living at NHA properties throughout the state of Oregon!

LIHEAP assistance covers utility bills such as electricity and gas. Contact your resident services coordinator if you need help with energy assistance this coming winter year and they'll connect you with a local agency or organization that provides LIHEAP!



### Improve your Credit

Do you have bad or no credit? Here are some quick and easy ideas and products on how to build up your credit score.

#### 1. **Get a secured credit card**

If you cannot obtain a traditional credit card, secured credit cards are a good first step. They do take a some cash outlay for the deposit, but they will build your credit (or re-establish poor credit) if you make the monthly payments. Using a secured credit card can also lead to building credit good enough to obtain a regular credit card. A good option for a secured credit card is from a major bank in your local area.

#### 2. **Negotiate Your Debt Down**

Do you have current debt that is unpaid? Instead of ignoring it, you are going to need to get on the phone with your creditors and at least try to work some of the debt down. There are also services that provide this service. They can negotiate your debts down and also your payments. This company, Debt Negotiator, finds the best service for you based on your individual case: Go to: <http://www.debtnegotiators.com.au/>

#### 3. **Build Your Credit While Paying Your Current Rent**

There is a new service that will build your credit when you pay your current rent. Your landlord does not have to be a current member of the program, but you can set it up. Once you are in the system, Experian has a Rent Bureau, which will use this data in their calculation of your credit score. The service is not free, but it is reasonably low cost and if you are looking to build your credit this is a decent option. Go to: <https://rentalhistorypros.com/info/renters/4/148223|x%3d>

### Oh SNAP!

Your Oregon Trail Card can do so much more than buy groceries and other items. The coolest attractions in Portland and Salem have some truly amazing Oregon Trail Card discounts. The EBT funds can also be used in some unusual places (like the [Siskiyou Sustainable Cooperative!](#)). Go to <https://lowincomerelief.com/did-you-know-your-oregon-trail-card-could-do-this/#> for a complete list of museums and attractions, or ask your Resident Services Coordinator to help.

Every Oregon Trail Card holder can also purchase two discounted tickets to "Portland's best music, theater and dance groups" through the [Arts for All](#) program. Since 2011, this program enables each Oregon Trail Card holder to purchase two tickets at just \$5 each. Tickets must be purchased by contacting the participating group.

**Reduced Cost Spay/Neuter Surgeries!** If you have an Oregon Trail Card, you can also receive a discount on spay and neuter surgeries for your pets. For more information, please contact your local [humane society](#).