


## 2009 – Living Within Your Means

continued from cover

Cary and Morrisville may also receive food assistance from the CCA Food Pantry. Durable medical equipment supplies (such as walkers, crutches, canes, or bedside commodes) can be provided free of charge when in stock. Applicants applying for financial assistance must provide proof of identity and residence in one of the supported townships: Cary, Morrisville, New Hill, or Friendship. CCA also provides limited educational scholarships for parents and children.

**Progress Energy Equal Payment Plans** - To help customers manage high electric bills, Progress Energy encourages customers to consider flexible payment options. Equal Payment Plans (EPPs) allow customers to pay a monthly average bill amount, across 12 months. This means you can plan your monthly bills and not fear monthly bills that spike during hot and cold months. To learn more about flexible payment options customers should call (800) 452-2777 or visit  [www.progress-energy.com](http://www.progress-energy.com).

Wake County Human Services has many resources for emergency assistance. Please keep the enclosed Wake County brochure as a reference.

info  
to  
know

1. Have you lost your job? Concerned about mortgage payments? Check out the Triangle Family Services insert to learn about the Home Protection Program. This program can help you to make your mortgage current and/or pay your mortgage while you are looking for employment.

2. Joblink (220 Swinburne St., 3rd floor) offers free tax preparation for families earning less than \$40,000/year. Hours are Tuesdays from 12:00 pm – 6:00 pm; Thursdays from 12:00 pm – 4:00 pm; and Fridays from 9:00 am – 1:00 pm. Call 250-3770 for more information. (This tax service is in addition to the services listed in previous newsletters. Freedom Tax Services: 833-1099; VITA Centers: 1-800-829-1040; and file using "free file.")

Now is the time to apply for camp scholarships. Artstogether; Artspace; Natural Science, History, Art museums; and local YMCAs have scholarships. Contact them for applications.



2420 Raleigh Blvd.  
Raleigh, NC 27604

phone: 919-833-1999  
fax: 919-833-8256  
[www.HabitatWake.org](http://www.HabitatWake.org)



FEBRUARY/MARCH  
2009

A Newsletter for the Homeowners  
of Habitat for Humanity  
of Wake County

# Homeowner Happenings

## 2009 – Living Within Your Means

Our theme for this year's newsletters



With our economy in turmoil, everyone is looking for ways to reduce spending and increase savings. Habitat Wake wants to help you build an emergency fund. This fund can buffer you from employment changes, car repair/maintenance bills, and increased living expenses. Upcoming **Homeowner Happenings** newsletters will be filled with creative tips to cut back, to simplify.

One easy way to save money — or perhaps make your paycheck

go further — is to spend less. By using one or more of the following resources, your paycheck can then be used to pay for more necessities.

**Catholic Parish Outreach (CPO)** is the largest food pantry in the Triangle. Clients receive about one week's supply of groceries for their family, clothing (children's up to age 4 or maternity), and baby items. At most, CPO services can be used once every 30 days. You need a written referral to pick up food from Catholic Parish. Call Syretta Hill at (919) 833-1999 x247 if you are interested in receiving a referral.

**Christian Community in Action (CCA)** exists to serve local residents who find themselves in a temporary financial crisis, using proceeds from their Dorcas Thrift Shop. Their geographic focus is Cary, Morrisville, Apex, Holly Springs, Friendship and New Hill. Trained, compassionate volunteers interview applicants to determine how CCA can best assist. Money may be given to help pay past-due necessary bills such as utilities, prescription medicine or housing expenses (rent/mortgage). Residents of

continued on the back cover

### Catholic Parish Outreach

2013 North Raleigh Blvd  
Raleigh, NC 27604  
Phone: (919) 873-0245  
Hours: 10:00 am – 1:00 pm  
Monday – Saturday

### Christian Community in Action

Office & Dorcas Thrift Shop  
1231 N. E. Maynard Road  
Cary, NC 27513  
919-469-9861  
[info@cca-cary.org](mailto:info@cca-cary.org)

### Crisis Ministry

Mon.-Fri.  
10:00 am - 1:00 pm

### Interviews

Mon.-Fri.  
10:00 am - 12:30 pm

### Dorcas Thrift Shop

Mon.-Fri. 9:00am-4:00pm  
Sat. 9:00 am - 2:00 pm

### Additional resources:

These organizations offer informative, inexpensive programs that may also be of interest to you. Look them up in the phone book or online to get topics and dates.

1. City of Raleigh
2. Wake County Human Services
3. Triangle Family Services
4. POE Health Center
5. Planned Parenthood

Find events, homeownership applications and news at [www.HabitatWake.org](http://www.HabitatWake.org)

## CALENDAR OF EVENTS

For info on more events, please visit [www.HabitatWake.org/news](http://www.HabitatWake.org/news)

### February 2009

Event	Location
<b>Sat. Feb. 7</b> 9:30 am - 11:00 am Homeownership Information Session	Habitat Wake conference room
<b>Mon. Feb. 9</b> 6:00 pm - 8:00 pm Sexually Transmitted Infections and Birth Control (2 ACCESS hrs)	Planned Parenthood 100 South Boylan Ave., Raleigh
<b>Tues. Feb. 10</b> 6:30 pm - 8:00 pm Maintenance and Repairs / Advanced Energy	Habitat Wake conference room
<b>Mon. Feb. 16</b> 6:00 pm - 8:00 pm Teen Panel and Healthy Sexuality (2 ACCESS hrs)	Planned Parenthood 100 South Boylan Ave., Raleigh
<b>Tues. Feb. 17</b> 6:30 pm - 8:00 pm Homeownership Information Session	Habitat Wake conference room
<b>Tues. Feb. 24</b> 6:00 pm - 7:30 pm In Depth Credit (1.5 ACCESS hrs)	Triangle Family Services 401 Hillsborough St., Raleigh
<b>Sat. Feb. 28</b> 9:30 am - 12:00 pm In Depth Credit (See advertisement)	Triangle Family Services 401 Hillsborough St., Raleigh

### March 2009

Event	Location
<b>Sat. March 7</b> 9:30 am - 11:00 am Homeownership Information Session	Habitat Wake conference room
<b>Tues. March 10</b> 6:30 pm - 8:00 pm Mortgage Fraud & Predatory Lending	Habitat Wake conference room
<b>Sat. March 14</b> 9:30 am - 4:00 pm First Time Homebuyers Workshop	Church of Good Shepherd 125 Hillsborough St., Raleigh
<b>Tues. March 17</b> 6:30 pm - 8:00 pm Homeownership Information Session	Habitat Wake conference room
<b>Tues. March 24</b> 6:00 pm - 7:30 pm Unemployment Toolkit (1.5 ACCESS hrs)	Triangle Family Services 401 Hillsborough St., Raleigh
<b>Sat. March 28</b> 9:30 am - 4:00 pm SPANISH First Time Homebuyers Workshop	Church of Good Shepherd 125 Hillsborough St., Raleigh

Please note that approved applicants in the process of building and purchasing their homes can earn Sweat Equity hours for attending Triangle Family Services or Habitat Wake workshops once.

To register for the First Time Homebuyers Workshop (Sat. March 14 or Sat. March 28) or the Unemployment Toolkit (Tues. March 24), please contact Jill Thomas at 821-0790 x307 or [cccs@tfsnc.org](mailto:cccs@tfsnc.org). To receive ACCESS hours, you must show verification of attending the workshop or session (i.e. certificate, letter, or signed business card) to Habitat Wake's Syretta Hill.

#### Addresses for Events

**Habitat Wake:** 2420 Raleigh Boulevard in Raleigh (new location)  
If you have questions about events, please call Syretta Hill @ 919.833.1999 x247.

### Habitat Homeowner Mini Conference

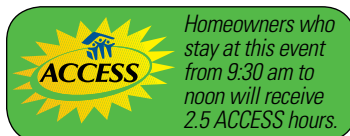
**Sat., February 28 from 9:30 am - 12:00 pm**  
Habitat Conference Room (2420 Raleigh Blvd.)

Sessions on:

Putting Your Best Foot Forward:  
Getting the Job You Want

Keeping Your Children in School:  
Tips From an Experienced Educator

Please contact Syretta Hill at 833-1999 x247 to register for one workshop. Sessions will run at the same time, so you may only attend one. Deadline for registration is Monday, February 23rd.



## Actions for Safe Neighborhoods

Worried about drugs, vandalism, and other illegal activity within your community? What can you do? To have a safe neighborhood requires that its residents take action.

1. Contact the police district's non-emergency number: 831-6311. Depending on the concern, the dispatcher will send a police officer to investigate.
2. Attend the Citizen Advisory Council (CAC) meetings for your Raleigh area. Police officers are always present at these meetings. There are 18 geographically located CACs within Raleigh that review and discuss issues of interest to their specific community /neighborhood and express concerns to the City Council. To get information on your CAC, contact 996-6100.
3. Keep in mind the "broken window" theory, which states that criminals prey on communities that are not well maintained. So, fix problems when they are small. Repair broken windows, door locks, or door handles immediately as vandals are more likely to break-in if it looks like an easy target. Keep grass cut and bushes hedged to communicate that your care about your property and to increase visibility. And, pick up trash, toys, yard equipment, and trash/recycling bins each day to show pride and meet city ordinances and homeowner association regulations.
4. Create a Community Watch. For more information, contact Officer Weber at 807-8463.
5. Look for upcoming Habitat events on the topic of gangs.



## Maintenance Minute



### Caulk cracks in between tub and wall

#### Problem:

Cracks between the tub and wall.

#### Solution:

Caulking around plumbing can keep water from seeping behind walls and into floors in the bathroom and kitchen. Any point of entry for moisture — such as around sinks and faucets, between the tub and wall, and the area where the toilet meets the floor — should be sealed.

#### How To:

Fill the tub where you would normally for a bath. Stand in the tub in your bare feet while you caulk and leave the water in while the caulk cures. If you only take showers, then simply stand in the tub while you caulk. It's the changes in weight that cause those cracks.

## ACCESS Program Rewards You For Participation

Habitat Wake is structuring the Family Services program to be more responsible with resources and to positively affect operations. Similar to the Sweat Equity program that's part of the initial home purchase process, this program for existing homeowners will encourage partnering. For each hour a homeowner volunteers for Habitat, attends a Habitat event or participates in another organization's educational program, the person will earn one hour's credit. When Habitat receives free/reduced cost tickets to shows, scholarships to events, and house/yard supplies, priority will be given to people who've earned credits.

This initiative, called ACCESS, will be launched starting with the workshops listed in this newsletter then continue throughout 2009 and beyond. See the advertisement for more details.



Interested in winning a \$50 gift card from Wal-Mart? Answer the following questions by 5:00 pm on Friday, February 20 and your name will be entered in a raffle for a chance to win.



1. Do you read *Homeowner Happenings*? If not, why not?
2. If you are a reader, what section(s) of the newsletter are most useful to you? Why?
3. What are your suggestions to make the newsletter more relevant?



Contact Syretta Hill at 919.833.1999 x247 by 5:00 pm on Friday, February 20 with the answers to these questions and be entered into the Wal-Mart raffle! If you leave a Voice Mail message, please be sure to also leave your name and phone number.

### "Hi, this is Syretta from Habitat."

**Reminder.** When you answer your phone for a pre-recorded Call-Em-All message, say "hello" and the recording will play. If you need the message repeated, press "1" on your phone once the message has ended. Or, call 877-565-8456 and follow the prompts.



## Financial Cents

*"A lot of people don't want to live thrifter because they feel like they will be living without. This is not true. If you are out of debt and can pay your bills, then you are less stressed and have a better quality of life. What's important? Family, Food, and a roof over your heads."*  
(Sue Heinz)

Following are 14 tips to help you live within your means.

- 1 **Unplug everything to save electricity** — the television that collects dust in the guest room, your hand-held vacuum in its charging station, your cell phone charger, even the toaster oven plugged in can drain a significant amount of electricity over time. Appliances use a lot of energy when they're plugged in but not being used!
- 2 **Carpool** to work, to school and to recurring meetings.
- 3 **Make saving money a family affair** and find small ways to cut costs. Everyone can do their part by turning off lights and electrical items when not in use.
- 4 **Do your own home repairs** (In 2009 Habitat will host a number of "Do It Yourself" maintenance workshops to boost your knowledge.)
- 5 **Plan your meals** by what is on sale (especially meats), and try to keep total meal costs under \$5 each.
- 6 **Keep a spending journal** and hold onto receipts to really get a sense of how and where you spend money. Look at your spending patterns and notice what items were required "needs" and which were optional "wants."
- 7 **Brown bag your lunches.** Eating lunch out, at \$6/day, will cost you over \$130/month or over \$1,500/year!
- 8 **Google "free stuff" in your area.** You can find free or inexpensive items that others are passing along. Check out [www.freecycle.org](http://www.freecycle.org) and [www.raleigh.craigslist.com](http://www.raleigh.craigslist.com) to find good deals to buy or list stuff you want to sell.
- 9 **Lower your bills wherever you can.** Do you need to have a land-based phone line in your house? If you have a land-based phone line can you drop long distance services that can be done via your cell phone or a long distance phone card?
- 10 **Rent CDs at a Wake County Public Library for free.** The libraries have greatly expanded their audio collections over the last two years. Or, rent DVDs at a Red Box machine (see [www.redbox.com](http://www.redbox.com) to find locations) for only \$1 per night.
- 11 **Organize a community yard sale** to get rid of toys your children have outgrown or furniture you no longer need.
- 12 **Instead of buying gifts, instead make cards and decorate them.** Perhaps include a homemade coupon to provide a service (e.g., free room cleaning, doing the dishes, washing the car) as your present.
- 13 **Check the Sunday News & Observer for the coupon inserts.** Combine these with store sales (flyers for Kroger and Aldi's come out on Sunday; flyers for Lowe's, Food Lion and Harris-Teeter come out on Wednesday). Watch for stores that offer coupon doubling.
- 14 **Make the most of your county, town and city resources.** (e.g., parks, community centers, libraries) that provide space and services for no/little cost.