

FAMILY SELF-SUFFICIENCY NEWSLETTER

Volume 5: FALL....into FSS!

VOLUME 5



Required Activity:

Please be sure to review the progress report on the last page of this newsletter. This report **MUST** be returned to your FSS caseworker **by September 30, 2024.**

Completing and submitting this form is required, so please take the time to fill it out and send it back to us.

MANDATORY



FSS PROGRAM COORDINATOR

Office Hours: Tues-Thurs:
By appt only Friday: Walk-
ins taken 1-5pm
kayla@mchaor.org



Welcome to the latest edition of the Family Self-Sufficiency (FSS) Newsletter!

This issue is packed with resources and tips to help you navigate your journey toward financial independence.

Inside, you'll find vital information on how to protect yourself from predatory loans and steps to take if you're already facing such challenges. We also want you to get to know the dedicated case managers who work tirelessly to support your housing assistance needs.

We're thrilled to celebrate the achievements of our most recent FSS graduate and share a helpful guide on how to dispute errors on your credit report. You'll also discover a budget-friendly recipe, an upcoming event by WorkSource to help you prepare for State of Oregon job interviews, and a variety of resources for food assistance, mental health support, and more.

Important Reminder: The last page of this newsletter has a progress report that is required for you to complete and return to MCHA. Please reach out to your FSS Program Coordinator with any questions.

Congrats to our most recent FSS Graduate!



Congratulations to Our Newest Graduate, Amanda!

We are thrilled to celebrate the success of Amanda, our latest graduate from the Family Self-Sufficiency Program!

Over the past five years, Amanda has worked tirelessly to achieve her goals, including earning a four-year degree in the medical field. Through her dedication and perseverance, she nearly doubled her household income, paving the way for a brighter future for herself and her family.

Amanda's journey culminated in a well-deserved graduation, complete with a substantial check, marking the tangible rewards of her hard work.

Amanda's achievements have inspired us all, and we couldn't be prouder of her. We look forward to seeing the incredible things Amanda will accomplish next!

Congratulations, Amanda! Your future is bright, and we're cheering you on every step of the way!



Disputing Credit Report Errors



It's crucial to regularly check your credit report for any errors that might affect your financial health. If you spot any inaccuracies, take immediate action! Follow this helpful guide below:



Guide to Disputing Errors on Credit Reports

If you disagree with something on your credit report, you can dispute the error online, through telephone, or by mail. Online and telephone disputes are quick but can be less reliable than mail.

Step 1: Figure out who is making the error

- Get a copy of your credit reports from the three national credit bureaus: Equifax, Experian, and Transunion. These are available for free from AnnualCreditReport.com.
- Send a separate dispute to the creditor/lender in question as well as the credit bureaus that are reporting the inaccurate information.

Step 2: Write a dispute letter

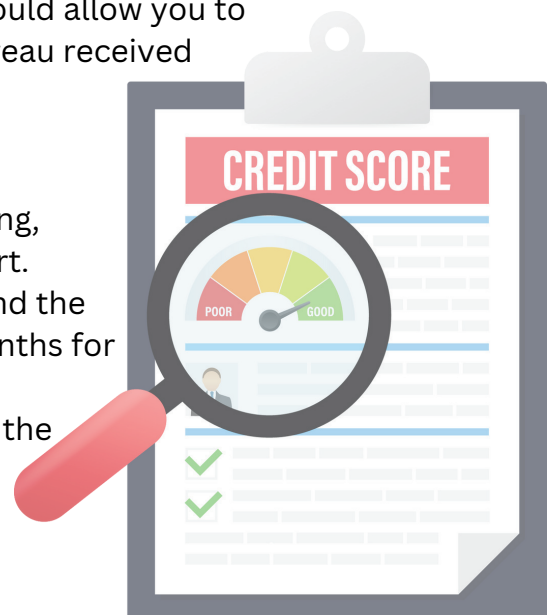
- The letter must include your identity, a brief and specific description of the error or problem, and the action you want the creditor/lender or credit bureau to take. See the next page for a sample letter.
- You are more likely to be successful if your descriptions are brief and specific. These organizations receive many letters and staff members may not be able to carefully review long letters.
- Include copies (not originals) of the following documents:
 - a. Your government-issued ID
 - b. Copy of the credit report with the error(s) circled or highlighted
 - c. Documents that support your dispute

Step 3: Mail your letter

- Keep a copy of your dispute letter and enclosures for your records.
- Mail the dispute. Regular mail is fine, although certified mail would allow you to have a tracking number and “return receipt” to know when the bureau received your letter.

Step 4: Follow-up

- The credit bureau has 30 days to tell you their decision in writing, update your report and give you a free copy of your updated report.
- If your dispute is resolved, you can ask the credit bureau to send the corrections to anyone who received your report in the past six months for standard purposes or past two years for employment.
- If your dispute is not resolved, you can ask that a statement of the dispute be included in your file and in future reports.



Get to know your HCV Case Managers!

We believe it's important for you to know, not just your FSS program coordinator, but also your Housing Choice Voucher case managers. Take a moment to read below and learn more about us and when you can reach out for assistance with your housing.



Hi my name is Vikki. I am a big Warriors fan with a deep dislike of Lebron James!

I handle case management for the last names starting with I to Z. I also manage the VASH program, as well as all of Twilight Courts.

You can contact me with questions at: vcottier@mchaor.org

Hi my name is Cheryl. My hobbies include piña coladas
And gettin' caught in the rain
I'm not much into health food
I am into champagne

My case load is last names A-H. I can assist you with all aspects of annual recertifications, income changes, add/removing people, changing units etc. I can also port you to another jurisdiction. My email is cjohnson@mchaor.org



Hi my name is Laura. I love anything dragonfly!

I am the housing navigator at MCHA which means I start working with you when you first get your voucher up until you find housing! I can assist with finding a unit for those with complicated or non-existent rental history, bad credit, or past criminal records.

You can contact me with questions at: vcottier@mchaor.org



Hello! My name is Lou and I head up Eligibility for HCV, as well as work as a Case Manager for Colonia Unidad.

When I'm not in office housing humans, I like to spend time with my two girls riding bikes, throwing rocks in the river, and watching Studio Ghibli films. In my "off" time from Mom-ing I play the ukulele and karaoke all over the wonderful Willamette Valley!

For questions on eligibility of Colonia Unidad email: Lbergerson@mchaor.org



Successful State Applications Workshop by:



Successful State Applications Workshop
Every other Tuesday 10:30 am - 12:00 pm

Are you considering a career with the State of Oregon?

Don't miss this opportunity to attend a live webinar presented by WorkSource staff, where you'll gain valuable insights into the state's hiring process.

During the session, you'll learn how to effectively research State of Oregon job announcements, explore the various agencies and job classifications, and identify the roles that best match your skills and interests.

The webinar will also cover how to customize your resume to align with specific job descriptions, ensuring that your application stands out. Whether you're new to the state's employment system or looking to advance your career, this webinar is designed to equip you with the tools and knowledge you need to succeed in your job search.

Apply Online: <https://go.oncehub.com/Stateapplication>



Predatory Financial Services Guide:

What are Predatory Financial Services?

Predatory financial services and practices can be defined by a few main characteristics:

- Impose unfair or abusive terms
- Persuade the borrower to agree to unfair terms through deceptive, coercive, or exploitative actions
- Benefit the lender and makes it more difficult for the borrower to repay the debt
- Takes advantage of a borrower's lack of knowledge about loans, loan terms, and finances

What are the most common types of predatory financial services?

Pay Day Loans

Pay day loans are high-cost, small loans averaging \$350 that usually must be repaid in a single payment after two weeks. In some cases, you may be able to extend them, or "roll them over." While they can seem like a short-term solution, these loans come with high fees, and interest rates ranging from 200% to 500%, which make them very difficult to pay back. Pay day loans are illegal in some states, due to interest rate caps, but regulations vary widely. The best alternative to a pay day loan is to build up an emergency fund. It's okay to start small and build up a fund over time. Even one week's pay saved could help you avoid taking out a payday loan.

Auto Loans

Auto dealerships can take advantage of the consumer through a variety of tactics. They can mark up the interest rates, offer subprime loans with poor terms to borrowers with poor credit, and tack on useless loan products that come with a hefty price tag.

Rent-to-Own

Companies such as Rent-A-Center offer a service called Rent-to-Own. They allow you to rent out big ticket items such as furniture or televisions for a flat weekly payment. These weekly payments add up, however, and you can end up paying double, triple, quadruple, the original price of the item.

Pawnshop Loans

Pawnshops offer short term (usually 1-4 months) loans using an object of value as collateral. If you don't repay your loan, the pawnshop gets to keep your item. Interest rates on these loans vary state by state, however, pawnshops often charge additional per month service fees. Nonpayment of a pawnshop loan won't affect your credit score, and there will be no collection action taken.

How can I avoid these services and products?

- **Be wary of unsolicited offers:** Loans offers through the mail, telephone, email or social media, or door-to-door solicitations are generally disreputable. Any lender you work with should be licensed.
- **Avoid overpromises:** Avoid lenders who promise to grant loans regardless of credit history.
- **Take your time:** Don't rush into signing anything, and never sign anything you don't understand. It's also a good idea to have a friend or lawyer check the paperwork as well. Never sign any documents that have blank spaces.
- **Say no to extras:** Decline additional, unnecessary services that are tacked onto the loan such as credit insurance.
- **Ask for a list of fees in writing:** Lenders should be willing and able to explain their costs to you and give you an estimate of the costs before you apply.
- **Steer clear of the "quick fix":** In general, avoid high cost, short term loans. Dipping into an emergency fund or even putting it on a credit card is a far better option.
- **Do your research:** Unfair interest rates and prices are easy to weed out if you have done some research and shopped around. Also check to see if there are consumer complaints against the company offering you the product.
- **Talk to your financial coach:** Reach out to your coach if you suspect a service may be predatory or "too good to be true."



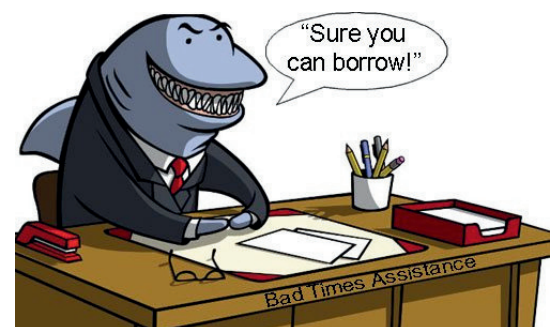
What can I do if I've already used one of these services?

A first step is to determine if the loan or product is illegal in your state, or whether your state is already taking action against the company that offered you the product. The consumer affairs division of your state's Attorney General's Office should have this information. Do not repay a loan that is illegal in your state. Instead, speak with your financial coach about other steps you can take.

If the loan or product is legal, your best option is to pay off your loan as quickly as you can, or if possible, refinance with fairer terms. This will help to reduce the big financing charges associated with many of these products.

Sources:

- <https://www.debt.org/credit/predatory-lending/>
- <http://responsiblelending.org/issues/auto-loans/auto-loans-problem>
- <http://consumer-law.lawyers.com/consumer-contracts/problems-with-rent-a-center.html>



Trendy Thai Cucumber Salad

Featured on TikTok - Budget Friendly



2 servings



15 minutes

INGREDIENTS

1 English Cucumber
2 tablespoons peanut butter
tsp Sriracha
tsp sesame oil
1 clove grated garlic
1tbs soy sauce
pinch of msg (optional)
chopped green onion to taste
toasted sesame seeds

ALTERNATIVE SAUCE

This recipe is very adaptable.
For another sauce option, try
combining:

1/3 cup yogurt
juice of half a lemon
2 tablespoons pepperoncini brine
1/2 packet ranch dressing mix
1/2 teaspoon MSG
1 clove garlic
2 green onions, snipped into short
sections (optional)

DIRECTIONS

1. Slice entire cucumber to desired thickness
2. In a bowl, combine peanut butter, Sriracha, Sesame oil, garlic, soy sauce, msg, green onion, and toasted sesame seeds
3. Combine well
4. Add cucumber and mix
5. Ready to eat immediately but also good after marinating for 2 or 3 hours
6. Store in the refrigerator for up to 3 days

NOTE: Despite its bad reputation, MSG is actually perfectly safe to eat and is a flavorful additive that enhances the taste of food, while having 2/3 less sodium than salt!



MENTAL HEALTH RESOURCES



CRISIS HOTLINES

Lines for Life – Suicide Hotline
Suicide Lifeline: 800-273-8255 |
www.suicidepreventionlifeline.org

Polk County Behavioral Health Crisis Line 503-623-9289 Weekdays 8 a.m. to 5 p.m. (excluding holidays) Outside of regular business hours (Crisis Services) 503-581- 5535

Youth Line: 877-968-8491 TEXT 'teen2teen' to 839863 <https://oregonyouthline.org/get-help/> for info and online chat

Northwest Human Services 503-581-5535 | 1-800-560-5535 www.northwesthumanservices.org

The TrevorLifeline Crisis resource for LGBTQ+ Youth 1-866-488-7386 TrevorText: text Start to 678-678

Psychiatric Crisis Center 503-585-4949

GENERAL MENTAL HEALTH RESOURCES

Center for Hope and Safety 503-399-7722 | hopeandsafety.org This agency offers a safe refuge and support to victims and survivors of domestic violence, sexual assault, stalking and human trafficking.

Trillium Family Services – Clinical/Therapeutic Services 888-333-6177 The team at Shine, in partnership with Mental Health America, has vetted and compiled a wealth of research backed and helpful tools for you: articles, meditations, access to mental health experts, anxiety screenings and more.

Marion County Health and Human Services (503) 576-4676
www.co.marion.or.us/adultmentalhealth.aspx
Polk County Health and Human Services (503) 623-9289



NATIONAL SUICIDE AND CRISIS LIFELINE 24HRS/DAY CALL OR TEXT!

988 SUICIDE & CRISIS
LIFELINE



FOOD RESOURCES

WOODBURN

AWARE Food Bank

1530 Mt. Hood Ave.
Woodburn, OR 97071
(503) 981-5828
Food Pantry
Mondays, Tuesdays, Thursdays, & Fridays, 9 a.m. to noon
1st & 3rd Tuesdays, 3:30-6 p.m.

St. Luke's SVdP Food Pantry

417 Harrison St.
Woodburn, OR 97071
(971) 338-1074
Food Pantry
2nd & 4th Thursdays, 5-7 p.m.

NORTH MARION CO.

Marion Polk Food Share Mobile Pantry in Hubbard
Rivenes Park
2600 D St.
Hubbard, OR 97032
(503) 576-3448
Food Pantry
2nd Wednesdays, 3:30-5:30 p.m.

Marion Polk Food Share Mobile Pantry in Aurora

Pythian Hall
14979 2nd St. NE
Aurora, OR 97002
(503) 576-3448
Food Pantry
3rd Wednesdays, 3:30-5 p.m.

SILVERTON

Mission of Hope at Silver Creek Fellowship

822 Industry Way
Silverton, OR 97381
(503) 873-7353
Food Pantry
Wednesdays, 2-4 p.m.

Silverton Area Community Aid

421 Water St.
Silverton, OR 97381
(503) 873-3446
Food Pantry
Mondays, 11 a.m. to 2 p.m.
Tuesdays, 4-7 p.m.
Thursdays, 9 a.m. to noon

STAYTON

Stayton Community Food Bank

1210 Wilco Road
Stayton, OR 97383
(503) 769-4088
Food Pantry
Monday through Friday, 9 a.m. to noon

Scan to find more local food resources!



HAVE YOU MET WITH YOUR FSS COORDINATOR RECENTLY?

New appointment options now available!

Looking for flexible options to meet with your FSS Coordinator? Look no further!

New
Options!



Meeting in person at our Salem office is not the only option available to those wanting to meet with their FSS Coordinator! We can now take appointments by phone, online with Zoom, or by appointment at the office or other location as needed.

WWW.CO.MARION.OR.US/HA/PAGES/FAMILY-SELF-SUFFICIENCY.ASPX
(503) 798-4170 FSS@MCHAOR.ORG

Family Self-Sufficiency (FSS) Participant Questionnaire

Please complete and return to MCHA by 9/30/2024

Name: _____

1. What are your current goals that you need to complete in order to graduate with FSS?

(If you are unsure or do not remember your goals, that's okay. Please answer question 2 instead.)

2. If you do not remember your goals, please write down 2 new goals that can be achieved and that will help you on the journey to being self-sufficient (e.g., improve credit score, start a savings account, pay off a bill, etc.):

Goal 1:

(Please describe your first goal)

Goal 2:

(Please describe your second goal)

3. Are you currently employed? (Please remember, this is a REQUIREMENT of the FSS Program and you *will not* be able to graduate without completing this step)

Yes

No

Currently looking for employment

4. If you are not employed, what steps have you taken to locate work? Is there anything you need from your FSS Program Coordinator to be more successful in the search?

6. Are you currently on the new FSS contract?

☐ Yes

☐ No

☐ Unsure

7. If you are not currently on the new FSS contract, please write down some times that work for you to meet and go over this new opportunity. Please also include if you prefer a meeting in person, via Zoom, or over the phone: